
City of Dayton, Ohio

City of Kettering, Ohio



2006-2010 Consolidated Plan

Prepared for the U.S. Department of Housing and Urban Development (HUD)

Community Development Block Grant (CDBG)
HOME Investment Partnership Program
Emergency Shelter Grant (ESG)



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City of Dayton and City of Kettering 2006-2010 Consolidated Plan

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Executive Summary

The Consolidated Plan

The City of Dayton's and City of Kettering's 2006-2010 Consolidated Plan is a unified and strategic vision for how the two Cities will partner with other community stakeholders to provide decent housing, a suitable living environment, and expanded economic opportunities, principally for low and moderate-income households within their respective jurisdictions. This year Dayton and Kettering formed a HOME Consortium to allow the City of Kettering to receive an allocation of HOME funds. Thus, this Consolidated Plan is a collaboration between the Cities of Dayton and Kettering. However, since the demographic composites of each community are so divergent, each community is presented separately within the Consolidated Plan.

The Consolidated Plan is a requirement of the U.S. Department of Housing and Urban Development (HUD) for those communities that receive Community Development Block Grant (CDBG), Home Investment Partnerships (HOME), and Emergency Shelter Grant (ESG) funding. This five-year plan serves as the basis for how Dayton and Kettering will make annual funding allocations, described in one-year Action Plans.

Based on the needs and priorities that have been identified, the City of Dayton will use funding allocated during the 2006-2010 period primarily in the areas of housing and neighborhood conservation and development, infrastructure improvements, economic development, and community and public facilities and services. The City of Kettering will use funding allocated during the 2006-2010 period primarily in the areas of housing development, hazard mitigation and economic development. While both the City of Dayton's and the City of Kettering's priorities are clear, the amount of funds that will be available from HUD to assist in affecting those needs will likely decrease over the life of this Plan. This will, of course, pose great challenges for the communities. Both cities will be required to manage these challenges primarily through the successful use of partnerships, providing advocacy and leadership in regional and local community forums, strategic collaborations, and ensuring that HUD resources are effectively leveraged.

Citizen Participation

In developing the Consolidated Plan, the City of Dayton followed its detailed citizen participation plan. This participation plan outlines how public input will be obtained from residents, businesses, and non-profit service providers. Dayton has a rich tradition of public participation in civic and political life. The Consolidated Plan has drawn upon that tradition and provided for various forms of community input. Central to the citizen input process for HUD programs is the Community and Neighborhood Development Advisory Board (CNDAB). The CNDAB provides citizens the opportunity to interact and engage in a dialogue with staff responsible for implementing HUD-funded programs and projects.

In addition to using the CNDAB, the City of Dayton used a community needs survey, held five community forums and two public hearings during the course of the Consolidated Plan development process to gain additional input from citizens other than those represented on the CNDAB. The Draft Consolidated Plan and Action Plans were distributed to each Priority Board office and to public libraries for review and comment. Draft plans were also placed on the City's web site. Citizen comment forms were provided at each public hearing and were sent to those public offices, as well as corresponding agencies.

The City of Kettering solicited feedback on the development of the Consolidated Plan by sending notices of meeting dates to members of the City Planning Commission, Board of Zoning Appeals, Board of Community Relations and local housing providers and support agencies. Additionally, the city through advertising made the residents aware of two public meetings to discuss housing and community development needs and the strategy to address the needs. Since Kettering had just completed a five-year Consolidated Plan in 2005, it was determined that only minor adjustments were necessary. The Draft Consolidated Plan was distributed to the two public libraries in Kettering and available to the public by requesting a copy from Kettering's Planning and Development Department.

Dayton's Community Profile

Dayton has a long legacy of inventors, builders, designers and artists. This community has been heralded for the gift of flight delivered by the Wright brothers, regarded for the genius of famed African-American poet Paul Laurence Dunbar, and credited with inventions from the stepladder to the electric starter. Dayton is the largest city in Montgomery County and is home to many large and small businesses, and most of the region's major health care, education, human services and cultural institutions.

The region's innovations also extend to community issues. Elected and community leaders throughout Montgomery County forge partnerships to renovate and build housing, raise achievement levels and physically rebuild the Dayton Public Schools, transform neighborhoods, combat domestic violence, support the frail elderly, provide opportunities to out of school youth, enhance welfare reform efforts through the nationally recognized Job Center, support the nation's first voluntary tax-revenue-sharing program, develop joint economic development priorities that bring millions of state and federal dollars to the Dayton area, and collaborate on solutions to tackle homelessness. Dayton's 15-year effort to preserve its aviation history and its African American heritage through the redevelopment of the Wright Dunbar neighborhood was honored with the 2004 HUD Secretary's Opportunity and Empowerment Award, sponsored by the American Planning Association.

The 2000 Census describes Dayton as a community of 166,179 people living in 67,409 households. African-Americans constitute the major racial minority group in Dayton, where they represent 43% of the population. All other racial minority groups combined account for 4.6% of the City's population. The majority of this minority population resulted from a rising growth in the Hispanic and Latino populations. A distinct cultural group that is not identified by the U.S. Census consists of white urban Appalachians. Local studies estimate that Appalachians comprise 20-30% of Dayton's population. A total of 37,615 families live in the City of Dayton. They constitute 56% of the City's households. The remaining 44% are non-family (primarily single person) households. Children aged 0-17 account for 25% of the City's population, while elderly persons aged 65+ make up 12% of the population.

Dayton is the largest city in Montgomery County and the Miami Valley. In recent history, little has affected Dayton more profoundly than the significant number of people and jobs that have moved to the suburbs. Between 1970 and 2000, Dayton lost over 49,000 high paying jobs and more than 75,000 residents. This 31% decline in the City's population was accompanied by a 60% reduction in Dayton Public School enrollments. One of the driving forces behind Dayton's population change is the transformation of the economy. As the national economy shifts away from industry and manufacturing, Dayton's long heralded prominence in this sector has been a strong contributing

factor to the region's economic doldrums. From 1998 to 2004, the Dayton region lost 25,000 manufacturing jobs representing a 27% decline in manufacturing employment. The percentage of workers employed in the manufacturing sector also fell from almost 20% of the workforce in 1998 to just 15% in 2004. This strong economic force has had a significant impact on Dayton, affecting population, poverty and development. The 2000 Census indicates that the median household income grew from \$19,779 in 1990 to \$27,423 in 2000, representing a 39% increase (the increase adjusted for inflation is 3.2%). Median family income increased by 41% from \$24,819 to \$34,978. Dayton's 1990 poverty rate of 26.5% ranked it as the sixth highest among the 100 largest cities in the nation. The 2000 poverty rate declined to 23%, with 10,724 fewer persons living below the poverty level. The decline in Dayton's poverty rate saw reductions across virtually all demographic groups, and for both African American and White residents. Unfortunately, information released by the U.S. Census Bureau in 2005 showed that the poverty rate for Montgomery County (including Dayton) had risen from the 11.3 % reported in the 2000 Census to 13.2 % in 2004. (The U.S. Census Bureau does not report City of Dayton poverty rates in the years between the decennial census.) In 2000, Dayton residents comprised 58% of the total population below poverty within Montgomery County. Given that, it can be assumed that Dayton's poverty rate in 2004 was higher than the 23% rate reported in the 2000 Census, and may have eliminated any gains in poverty reduction made during the 1990s.

Kettering's Community Profile

The City of Kettering was incorporated in 1952, and is contiguous to the City of Dayton. The city is named after Charles Kettering, the inventor of the electric starter. The City of Kettering is a community of 57,502 people living in 25,657 households. Its racial composition is 94% White and 5.9% African Americans and individuals of other races. The size of Kettering's minority population has grown slowly since 1970. A total of 15,715 families live in the city. They comprise 61% of all households. The remaining 39% live in non-family (primarily single person) households. Children aged 0-17 account for 22.5% of the city's population, while elderly persons aged 65+ make up 18% of the population.

Kettering's population declined by 5.3% between 1990 and 2000 due to a combination of decreasing household size, and the movement of families with children to suburban locations further from the central core of Montgomery County. On the other hand, Kettering has seen a 3% increase in its 65+ population and a 50% increase in persons 85+ since 1990.

Kettering's median household income in 2000 was \$45,051; its median family income was \$55,849. 2,656 of the city's residents lived below poverty in 2000—a rate of 4.6%. Kettering residents have high rates of educational attainment with 91% having graduated from high school, and 39.5% with college degrees. Unemployment rates have been historically low. The Census reported them to be 2% in 1990 and 2.2% in 2000, lower than unemployment rates nationally, statewide or at the regional level.

Dayton's Housing Market

More than 70% of Dayton's 77,321 housing units were built before 1960. According to the 2000 Census, 87% of those units were occupied, split almost evenly between owners (53%) and renters (47%). The current inventory consists primarily of single family homes, double units, and small apartment buildings containing less than 20 units. The City has a diverse housing stock ranging from historically significant homes, to new suburban homes, loft housing, small pre- and post-1960

two and three bedroom homes, small four-plex apartments, to large pre-1950 public housing complexes. 28% of Dayton's rental units are single family homes, many built since 1960; 35% of rental units consist of double units and 3-4 unit apartments. Median gross rent in Dayton was \$448 in 2000. Median housing values increased 58% between 1990 and 2000. Dayton's overall rate of homeownership—53% is higher than Cincinnati, Cleveland or Columbus. Dayton's homeownership rates among African American households increased from 33% in 1990 to 45% in 2000. While it still lags behind White Dayton households, it exceeds the African American rates of homeownership in other large Ohio cities and in the State of Ohio.

80% of the city's existing housing stock was rated structurally sound by the Department of Building Services. However, almost 13% or 9,912 of Dayton's housing units were classified as vacant, in 2000, which is a 3% increase over the 1990 vacancy rate. Foreclosures and vacant and abandoned housing have become a serious problem in Dayton and portions of suburban Montgomery County. Montgomery County had the highest rate of foreclosures in the nation in 2004, fueled by both predatory lending practices and job losses. In addition, there are currently vacancy rates of 30% or higher in several large public housing sites that are contributing to the high vacancy rate within the City of Dayton. In response, the city and the housing authority are undertaking aggressive demolition strategies to remove obsolete, unsound structures. It is critically important that adequate funding from HUD and other sources be provided to replace the public housing units for families that are scheduled to be removed during the next 3-5 years. The City also recognizes the importance of adding new housing products to replenish and diversify the housing supply for families and households of all income levels. Between 2000 and 2004, the City issued building permits for a total of 1,873 new housing units.

A review of home sales in the Dayton area shows that the median sale price of homes in the City of Dayton with two bedrooms or less declined by 27% between 2001 and 2004. The median sale price of three bedroom homes declined by 1% between 2001 and 2003, but dropped by 9% in 2004. At the same time, the median sales price of condominiums in the city increased by 38%. These divergent trends underscore the need to continue to diversify the housing stock within Dayton.

Kettering's Housing Market

The City of Kettering has 26,936 housing units according to 2000 Census data. 68% of the housing stock consists of single family homes. 67% of Kettering's households own their homes; 33% are renters. Housing values rose by 43% from \$77,900 in 1990 to \$111,000 in 2000. 54% or 14,666 of the city's housing units were constructed before 1960. As the housing stock ages, maintenance issues become a significant concern for lower income homeowners.

Residential foreclosures are a growing problem in Kettering as well as Dayton. Five years ago, Kettering saw two or three homes on the Sheriff's Sale list. In 2004 Kettering had an average of 12 homes being auctioned per month. In June of 2005, 21 Kettering homes were on the Sheriff Sale list. The growing number of foreclosures has the potential to negatively impact housing values within the city.

Dayton's Housing Needs

Maintaining affordable housing units is of major concern for the Cities of Dayton and Kettering as the regional economy transitions from higher paying manufacturing jobs to a higher proportion of service sector jobs. Paying over 30% of a household's gross income to cover housing expenses (rent

or mortgage plus utilities) is considered cost-burdened. Paying more than 50% is severely cost-burdened. In Dayton, 40% of the renter households were cost-burdened. Very-Low income renter households were much more likely to be cost-burdened. Within this population there are 18,322 households with incomes <\$17,500; African American and White renters were almost equally cost burdened at a rate of 40%. However, African Americans are disproportionately represented in this group of very low income renter households, comprising 66% of the total. Overcrowding is not a problem in Dayton. Less than 5% of rental units, and less than 1% of owner occupied housing met the HUD definition for overcrowding in 2000.

According to the Dayton Metropolitan Housing Authority's (DMHA) 2004 Plan, there were 8,692 families on the public housing and Section 8 waiting lists. Despite the waiting list, DMHA still reports a 22% vacancy rate. DMHA is implementing new strategies to reduce this waiting list, and is also working to reduce the time it takes to "turnover" a vacated public housing unit by renovating units more quickly. The Housing Authority's strategic demolition plans will result in the elimination of nearly 80% of the public housing units for families in the City of Dayton. Adequate funding from HUD and other sources will be required to rebuild or renovate an equal number of replacement units, given the need for safe, sound and affordable housing required by the large number of extremely low income families that live in Dayton.

Currently, about 60% of publicly subsidized housing units are located in the City of Dayton, and approximately 40% are in the balance of Montgomery County. In addition, the City is the location of all the community's homeless shelters and most of the licensed and unlicensed group care facilities for people with special needs. A number of Dayton's neighborhoods are considered impacted because of high concentrations of low income renters and persons with special needs living in group care facilities.

Kettering's Housing Needs

The median gross monthly rent for units in Kettering in 2000 was \$570. Kettering has 469 units of subsidized housing. 68% (319) are family units and 32% (150) are units for the elderly. The city will soon have its first public housing units—DMHA is in the process of acquiring 16 units for single individuals with disabilities in Kettering. 2000 Census information shows that overall 11.2% of Kettering's homeowners pay more than 35% of their monthly income for mortgage payments, while 25.8% of renters pay more than 35% of their monthly income for rent. Cost burdens for housing are evident. This higher percentage of monthly income that is spent making mortgage payments, shows a possible correlation to the increasing number of foreclosures in the city.

Within Kettering, Very-Low and Low-Income renter households were most likely to experience housing problems. Kettering has 1,696 households with incomes <\$16,755—which is defined as Very-Low Income by the HUD standard. Nearly 77% of Very-Low income renter households indicate that they have housing problems, and 67% indicate they have severe cost burdens. In addition, 77.3% of renter households with incomes between 31-50% of the MFI (\$16,755-<\$27,925) indicate that they have housing problems, but only 20.4% of renter households at this level indicate severe cost burdens. Overcrowding is not a problem in Kettering. Less than 5% of rental units, and less than 1% of owner occupied housing met the HUD definition for overcrowding in 2000.

Barriers to Affordable Housing

The main issue that impedes efforts to maintain the affordable housing supply in Dayton and Kettering is the high costs of maintenance and renovation of older housing stock in inner-ring neighborhoods. More than 71% of the housing stock in Dayton and 54% of the housing stock in Kettering is more than 40 years old. Although Dayton and Kettering have an abundance of affordable housing stock, maintenance and renovation of these housing units to suit the needs of low to moderate-income households demands substantial capital investment and ongoing rent subsidies. In addition, reductions in federal support for public housing operating and capital funding are leading to a significant reduction in the supply of affordable housing for families with incomes below \$10,500 in Dayton, Kettering and throughout Montgomery County.

Homelessness Needs Assessment

Dayton, Kettering and Montgomery County have been working together with the shelter and housing providers, the behavioral health and health care agencies, and the faith community. The focus of this work is to increase and support efforts that enable homeless families and chronically homeless individuals to obtain and remain in permanent housing through the Continuum of Care system. The latest point-in-time survey was conducted in January 2005 to estimate the number of homeless persons and their service and shelter/housing needs. The homeless shelter and street count identified a total of 577 persons. An assessment of their needs found that 99 (17.8 %) received or were now receiving treatment for mental illness, 240 (43.1 %) have experienced alcohol or drug abuse, and 43 (7.7%) were victims of domestic violence—conditions that are exacerbated by homelessness. Eight homeless persons (1.4%) were receiving or had received treatment for HIV/AIDS related illness and 127 (22.8%) were chronically homeless. It is important to note that the survey indicated nearly two-thirds of the respondents suffered from multiple clinical conditions of alcohol/drug abuse, and/or mental illness, and/or HIV/AIDS. Of the 577 only 60 (10%) did not have a debilitating clinical condition.

Non-Homeless Special Needs Populations

Certain individuals, because of special needs, have difficulty accessing housing and services in the community. These special needs populations include the elderly, and frail elderly, individuals with severe mental illness, the physically disabled, the developmentally disabled, those suffering from drug or alcohol addictions, and individuals diagnosed with HIV/AIDS. Each of these populations has specific housing needs. The City of Dayton and City of Kettering are committed to working with various community partners, non-profit organizations, public housing, and human service agencies to see that the needs of these diverse populations are being appropriately addressed. Both Cities are aware that it is important to consider not only a range of services provided, but also the setting in which these services are provided.

Public and Assisted Housing

Within the City of Dayton, there are 6,982 units of public and assisted housing. This number includes 3,240 units for the elderly, 3,626 family units, and 116 units for persons with special needs. This does not include an estimated 2,100 Section 8 vouchers that are currently being used within Dayton. (It is estimated that 60% of the 3,500 Section 8 vouchers allocated to Dayton Metropolitan

Housing Authority (DMHA) are used within the City of Dayton.) The City of Kettering has 469 units of assisted housing—68% or 319 are family units and 32% or 150 are elderly units. Kettering will soon have its first public housing units—DMHA is in the process of acquiring 16 units for single individuals with disabilities in Kettering.

The Dayton Metropolitan Housing Authority (DMHA) is the primary provider of housing to the community's very low-income population, which includes those at 30 percent or less of Median Family Income (MFI) or <\$10,493 for Dayton and <\$16,755 for Kettering. The 2000 Comprehensive Housing Affordability Strategy (CHAS) data shows that 15,606 households in Dayton and 1,696 in Kettering fell into this income category. A 2004 profile of DMHA residents showed an average income of \$7,306 for families and \$7,390 for elderly residents. It takes large subsidies to ensure housing affordability for this population.

DMHA currently manages 3,517 units of public housing, 3,073 or 87% are located in the City of Dayton—62% are family units and the remaining 38% are for elderly and/or handicapped persons. The inventory of family units in Dayton is undergoing a major transition. The net number of public housing units for families in Dayton has declined by 514 units since 2000—564 were demolished through a combination of density reduction and HOPE VI, and 50 new units were added for families < 50% of MFI through HOPE VI. DMHA is currently planning to remove an additional 1,425 family units between 2006 to 2008 that have become antiquated; require substantial rehabilitation, and are located in sites with vacancy rates exceeding 30%. It is critically important that adequate funding from HUD and other sources be provided to replace the public housing units for families that are scheduled to be removed during the next 3-5 years.

Fair Housing

Dayton is currently a substantially equivalent agency for HUD's fair housing investigation and enforcement for the jurisdiction. Under this authorization, the Dayton Human Relations Council has the authority to issue charges and findings of discrimination. As a requirement of HUD, Dayton conducted a Fair Housing Analysis of Impediments to fair housing choice. Through this analysis, seven barriers to fair housing and housing choice were identified. The study also identified remedial solutions, which include continuing to fund and implement fair housing programs, enforcement of Fair Housing Laws, and providing technical assistance and outreach.

The Kettering Board of Community Relations was established in 1969 and serves as the board that enforces the fair housing ordinance in the city and develops educational programs to promote fair housing throughout the city. The city works closely with the Miami Valley Fair Housing Center to enforce fair housing laws and educate property owners regarding the laws. Annually, the city enters into a contract with Miami Valley Fair Housing Center to respond to all housing discrimination complaints and provide educational programs regarding fair housing.

Lead-Based Paint

Lead was banned from residential paint in 1978. Housing built before 1978, therefore, may present a lead hazard if any coat of paint contains lead. It is not the mere presence of lead that causes the hazard, but exposure to the lead through dust or paint chips. Young children most frequently become exposed by inadvertently ingesting dust, containing lead, through the course of normal hand-to-mouth activities. The City of Dayton estimated that between January 2003, and September 2004, about 130 properties housed children who had tested positive for elevated blood levels. The Cities of Dayton and Kettering, along with the Combined Health District, are committed to working

together to identify homes containing lead-based paint that need assistance for lead abatement, particularly homes where children with elevated blood levels live.

Dayton/Kettering HOME Consortium Strategy Statement

Within the City of Dayton and the City of Kettering, there is a keen awareness of the need to provide quality affordable housing for families, aid to the homeless and housing assistance to special populations.

As a consortium, first priority will be placed on ensuring that the existing housing stock is maintained in a quality manner. Both Dayton and Kettering will assist low and moderate-income homeowners to maintain and improve their homes.

Second priority programs for the consortium include expansion of new-construction programs for low and moderate-income families, both renter and owner-occupied households. For Dayton, this includes enhancing partnerships with local Community-Based Housing Development Organizations (CHDO's) to expand the supply of new housing for renters and potential homeowners. The City of Kettering will undertake a variety of redevelopment projects aimed at creating new housing choices within the City.

The third priority will be the expansion of rental rehabilitation programs. Both cities have a large number of aging rental units that are in need of rehabilitation. The City of Dayton will work with our for-profit and non-profit partners to identify projects that have the potential to provide quality rental housing once again.

Both cities recognize that eliminating homelessness and providing for the needs of special populations is a regional task. Dayton and Kettering are actively participating in the 10-year plan to eliminate chronic homelessness and reduce overall homelessness. Both communities will continue to support the Continuum of Care initiatives by providing opportunities and leadership to address the needs of the homeless and special needs populations.

Finally, several proposed programs will be coordinated, such as down payment assistance and rental assistance programs, though the timing of implementation in each jurisdiction may be different. The Consortium area governments have a commitment to using all available resources to address the needs of their lower income citizens.

Non-Housing Community Development Needs

The non-housing community development needs for Dayton were developed through a collaborative effort, involving citizens, City of Dayton staff, and other representatives from the community. Citizens and staff were able to complete a Community Needs Survey during the initial stages of the Consolidated Plan's development. The survey provided an opportunity to prioritize the major non-housing and community development categories and provide input into specific needs. In addition to the Community Needs Survey, input was gathered during a series of five Community Needs Forums held throughout the city. Through the survey, community forums, neighborhood needs and priority analysis, results of the City's 2003-2004 Public Opinion Survey, and CitiPlan 20/20, the City identified four high priority non-housing community development needs. These needs include **economic development and job training, public infrastructure and facilities improvements,**

recreational facilities and services, and stable families and youth. Other community development needs included, parks and recreation facilities, street improvements, youth services, and homeless facilities. (See Appendix, Table 2B) These priorities are reflected in the goals, objectives, and strategies contained in Dayton's Strategic Plan.

The non-housing community development needs for the City of Kettering were developed through a collaborative effort, involving Kettering staff, citizens, and other community representatives. These needs include economic development, public infrastructure, enhanced transportation services, and environmental remediation. Kettering's priorities are reflected in the Kettering Strategic Plan and the needs, activities, and goals. Within each priority, Kettering has outlined performance measures in terms of input (possible funding sources), and outputs (goals).

Dayton's Strategic Plan

The Strategic Plan provides a framework for addressing Dayton's needs identified in the Housing Market Analysis and the Housing and Homeless Needs Assessment. The plan details the priorities assigned to the various types of services eligible for HUD funding. Within each major area of concern, goals, objectives, and strategies were established to move the City of Dayton toward addressing the needs identified. In addition to the goals, objectives, and strategies for each area, the plan incorporates existing guiding policies, such as Dayton's Impaction Policy. A summary of the goals and objectives are listed below:

Dayton's Affordable Housing Priorities

Goal I: Increase the quality and desirability, and maintain the affordability of the City's housing stock.

Objective A: Improve the condition of the city's residential structures so that by 2010 at least 85% of the city's residential structures will be rated "Condition 1" which is a sound structure.

Objective B: By 2010 reduce the average number of re-inspections needed for property owners to correct code violations from five to three, thereby increasing the rate of compliance.

Objective C: By 2010 provide assistance to 300-400 low and moderate-income homeowners for home repair and/or rehabilitation to assist them in maintaining their homes, complete plans to assist moderate-income elderly homeowners, and ensure that all referrals of eligible homeowners needing assistance will be addressed.

Objective D: Partner with local housing developers and providers to build 300 new apartment units and 50 single units for home ownership by 2010.

Objective E: Through new and existing partnerships, rehabilitate at least 100 rental housing units for low and moderate-income households.

Objective F: Collaborate with DMHA to secure financing to build or acquire 200 housing units for very low income families to replace public housing units slated for demolition over the next five years.

Goal II. Reduce the number of vacant, obsolete, and nuisance housing structures.

Objective A: Strengthen Dayton's neighborhoods through the acquisition and demolition of at least 600 vacant and sub-standard housing units before 2010 in order to assemble developable tracts of land for new housing units. To facilitate this process, by 2007, develop draft legislation amending the definition of vacant and abandoned property in the State of Ohio.

Objective B: By 2006 determine the level and type of incentives required to promote rehabilitation and sale of vacant structures, and by 2010, rehabilitate at least 25 vacant structures predominately in low and moderate-income areas for new housing or mixed-use development.

Objective C: Acquire/demolish 50 vacant structures to assemble developable sites large enough to create new housing or economic development opportunities within distressed neighborhoods. Partner with DMHA to coordinate property acquisitions with its density reduction plans.

Goal III: Increase the rate of homeownership and decrease the rate of foreclosures among the City's households.

Objective A: Reduce the number of foreclosures in Dayton so that by 2010, the number of foreclosures in Dayton will decline by 15% compared to 2005.

Objective B: The City will assist 250 low- and moderate- income households in purchasing a new home by 2010, provide downpayment assistance to 100 low- and moderate- income households, and convert at least 20 housing units from rental to homeownership units.

Goal IV: Increase the supply of permanent supported housing for homeless and chronically homeless individuals and families throughout Dayton and Montgomery County.

Objective A: By 2010, the City will have been an effective partner in increasing the supply of permanent supportive housing throughout Montgomery County as outlined in the 10-Year Plan to End Chronic Homelessness and reduce Overall Homelessness.

Homelessness Priorities

The Continuum of Care, coordinated through the Shelter Policy Board, has identified several goals to address homeless needs for this community. The goals, contained in the 2005 Continuum of Care, are as follows:

Goal I: Complete 10-Year Plan to End Chronic Homelessness and Reduce Overall Homelessness and begin implementation by March 2006.

Goal II: Improve efforts to prevent homelessness, and ensure that discharge protocols are developed and implemented to prevent the release of people into homelessness.

Goal III: Improve service delivery through the Continuum of Care for those with substance abuse and mental health needs and by reducing the length of time young adults and families spend homeless.

Goal IV: Maintain adequate supply of safe, affordable housing with appropriate levels of supportive services for the chronically homeless and for other homeless youth, families and single individuals.

Goal V: Build improved community database and governance structure to track outcomes and ensure implementation of the adopted 10-Year Plan by December 2006.

Fair Housing Priorities

Goal I: Address barriers and impediments to fair housing for seven protected classes.

Lead-based Paint Hazards Priorities

Goal I: Augment Dayton's housing rehabilitation programs with other sources of lead-based paint reduction funding in order to comprehensively address the needs of older neighborhoods.

Goal II: Continue aggressive demolition of older, obsolete structures, which will reduce the number units containing lead-based paint.

Goal III: Educate residents in housing units about lead-based paint hazards through the City's Housing Inspection efforts.

Non-Housing Community Development Priorities

Goal I: Improve the economic conditions of low-income residents and foster partnerships and initiatives that provide living wage jobs and job training opportunities.

Objective A: By 2010, over 500 City of Dayton residents will have participated in City-supported workforce development initiatives and at least half will have gained full-time employment.

Objective B: By 2010, an average of 1500 households per year will receive free tax preparation services that enable them to file their federal income tax return, then receive EITC and Child Tax Credits, and avoid commercial filing fees and high cost refund anticipation loans.

Objective C: Support and expand commercial redevelopment and economic development initiatives that provide the potential for increasing the number of living wage jobs, and include the remediation of at least 3 brownfield/greyfield sites before 2010.

Goal II: Improve the quality of life in low and moderate-income neighborhoods through infrastructure and public facilities improvements, and linked community development.

Objective A: The City will provide a variety of public infrastructure improvements to streets, sidewalks, bridges, alleys and improvements to public facilities that serve low and moderate-income areas in at least 25 neighborhoods by 2010.

Objective B: The City will facilitate and increase linked community development opportunities in at least five distressed neighborhoods by 2010.

Goal III: Develop new and improved recreational facilities and parks, and provide high quality recreational programming for low and moderate- income residents.

Objective A: By 2010, at least five parks, playgrounds and/or recreation centers that serve low and moderate-income residents will be renovated and improved or newly constructed as described in the 10-year Master Plan “Redefining Dayton’s Recreation and Cultural Services.”

Objective B: By 2010, Over 5,000 youth and 1,000 families from low-moderate income households will receive recreational, cultural, and after-school services at centers and parks as identified and recommended in the Recreation and Parks Master Plan.

Goal IV: Grow strong and stable youth and families.

Objective A: Every Dayton neighborhood will have access to regular after-school programming that engages children and teens between the hours of 2:00 p.m. and 8:00 p.m. and during the summer.

Objective B: Dayton children are well prepared for learning, growing and working in the community.

Kettering's Strategic Plan

After a review of a variety of data resources, CHAS statistics, citizen participation and review of the current Consolidated Plan, this section of the plan will present the City of Kettering Housing and Community Development Needs organized by level of priority (high, medium and low priorities) by the three categories, Decent Housing, A Suitable Living Environment and Expanded Economic Opportunities.

Decent Housing

1. High Priority – To preserve Kettering's housing stock

The City will continue to design programs to assist residents to finance needed home repairs and major improvements from a variety of resources.

2. High Priority – To preserve Kettering's housing stock and relieve housing problems for low income homeowners – Low Income (0 % to 80 % of MFI)

The program will be offered citywide for all low/moderate income homeowners. Federal funding through the CDBG program will continue to be earmarked to provide money for this activity.

3. High Priority –Preserve Kettering's rental housing and relieve housing problems for low income renters – Low Income (0 % to 80 % MFI)

During this five-year period, determine the extent of the problem and discuss the possibility of having a rental rehabilitation program in Kettering. The design of the program will be dependent upon the funding source requirements.

4. High Priority – Homebuyer Assistance for moderate income (50%-80% MFI)

Continue the First-Time Homebuyer Program, commenced in 1992. Current guidelines will be reviewed to ensure the continued success of the program.

5. High Priority – Preserve Kettering's housing and neighborhoods by addressing the vacant housing problems as a result of predatory lending practices (0% - 80% MFI)

Continue the purchase rehabilitation program. The city purchases vacant homes, rehabilitates the unit and sells the home to an income eligible homebuyer.

6. High Priority – Affordable rental housing for the elderly (0% - 80% MFI)

The City of Kettering needs to work with developers in the future to develop additional affordable units for the elderly with a broader income base for eligibility. More mixed income housing developments with services will be pursued.

7. High Priority – To Provide sufficient facilities and programs for those individuals in need of housing or in danger of becoming homeless.

To support the regional effort to address homelessness throughout the county, the following action steps will be addressed by the city:

1. Become more active in the development of the Montgomery County/Dayton 10 Year Plan.
2. Support a fair and equitable distribution of housing units in the County.

3. Participate in the development of a County plan to insure DMHA public housing residents that become Section 8 Voucher residents are provided the social services to insure a successful transition into their new neighborhoods.

8. High Priority – Address the requirements of energy efficiency improvements and lead-based paint hazards within the housing rehabilitation program.

All housing rehabilitation and first time homebuyer program houses will be evaluated and addressed for energy efficiency and lead based paint.

9. High Priority – Continue to purchase and demolish deteriorated residential units for infill housing.

Continue to purchase and demolish deteriorated houses throughout Kettering, as well as in the Wiles Creek Neighborhood Revitalization Strategy Area for infill housing opportunities. The city cannot purchase all of the deteriorated homes, but while the city continues its efforts, look to private developers and/or other governmental agencies to assist in this effort.

10. High Priority – Assist elderly residents to stay in their homes by having a social worker to assist the elderly to find the services needed to maintain their independence.

Continue to have a social worker on staff to assist elderly residents and their families identify social service programs and agencies to contact and receive assistance. This program is very important to the housing rehabilitation program recipients to insure that not only the physical housing structure is repaired but also the needs of the households are met.

11. High Priority – Placement of subsidized units, shelter plus care housing units, Homeless Shelters, transitional housing units and housing for special populations.

Work with housing providers to find the most ideal sites for their clients to reside and have a safe environment.

12. High Priority – Promote fair housing activities to inform residents and future residents of the fair housing laws preventing housing discrimination.

Work with Montgomery County Community Development Staff and the Miami Valley Fair Housing Center to design educational programs or emphasize existing programs to ensure the community is aware of the fair housing laws.

A Suitable Living Environment

1. High Priority – Continue to install and replace curb gutters, sidewalks and street improvements throughout the city.

The City of Kettering intends to continue to implement the 20-year street improvement plan.

2. High Priority – Continue to purchase and demolish residential properties in the floodway.

Continue to purchase and demolish homes in the floodway along the Middle Branch of the Little Beaver Creek

3. High Priority – Increase the enforcement of Property Maintenance Code and Zoning Code.

Continue to support the property maintenance code enforcement program by having an adequate number of inspectors.

4. High Priority – Continue to design programs to address the number of vacant properties as a result of foreclosures.

Participate in the Miami Valley Regional Planning Commission project to address the vacant structure problem on a regional basis.

5. High Priority – Continue to offer a variety of recreational opportunities in the neighborhoods for the youth.

Continue to sponsor after school enrichment programs and the Kettering School social worker program to assist youth and their families.

6. Medium Priority – Build a small neighborhood park in the Wiles Creek Neighborhood Revitalization Strategy Area.

Within the next 5 years a small park will be developed in this neighborhood

7. Medium Priority – Install additional fire hydrants in CDBG eligible neighborhoods

By using the Kettering GIS System and Public Service staff, an in-depth study will be completed to locate the gaps. After the extent of the gaps is known, prepare cost estimates to upgrade the system and have work completed in the next 5 years.

8. Medium Priority – Continue to examine transportation service for the elderly in Kettering

Study the need for additional service. If additional service is needed, explore funding for additional buses and/or partnerships with RTA.

Expanded Economic Opportunities

1. High Priority – Assist families to stay in their homes instead of abandoning them because of the threat of foreclosure.

Through the City of Kettering contract with the Miami Valley Fair Housing Center the city has worked to educate the residents regarding predatory lending and the assistance available.

2. High Priority – Continue the City of Kettering Business Loan Program to encourage job retention and the creation of new job opportunities in Kettering.

Continue to fund the Business Loan Program through the Community Development Block Grant Program and identify additional funding sources to finance the expansion or relocation of businesses to Kettering.

3. Medium Priority - Assist low-income residents who reside in assisted communities to find the social service opportunities to encourage self-sufficiency.

Work with the apartment managers to determine the social service needs of the residents and then seek assistance from local agencies to address the needs. The city has sought additional funding for a social worker to specifically work with the apartment complexes in the Oak Creek neighborhood of Kettering.

4. Medium Priority – Cheerhart Site Monitoring and Potential Remediation

Work with environmental consultants to determine if the level of contamination is changing through annual monitoring. Also, explore solutions to make the site useable once again.

Consolidated Plan Development and Process

As entitlement Cities under the U.S. Department of Housing and Urban Development (HUD), the City of Dayton and City of Kettering must prepare a Consolidated Plan in order to implement federally funded programs that support housing, community, social, and economic development within the community. This year Dayton and Kettering formed a HOME Consortium to allow the City of Kettering to receive an allocation of HOME funds. Thus, this Consolidated Plan is a collaboration between the Cities of Dayton and Kettering. However, since the demographic composites of each community are so divergent, each community is presented separately within the Consolidated Plan.

There are four primary programs that are governed by the Consolidated Plan: the Community Development Block Grant Program (CDBG); the HOME Investment Partnership Program; the Emergency Shelter Grant Program (ESG); and the Housing Opportunities for People With Aids (HOPWA). The City of Dayton receives funding from the CDBG, HOME and ESG programs. The City of Kettering receives funding from the CDBG program.

The 2006-2010 Consolidated Plan describes Dayton's and Kettering's housing and community development needs, priorities and strategies to address those needs. The Plan sets forth the guidance for how the Cities will allocate the HUD grants they receive over the next five years in order to provide decent housing, maintain a suitable living environment and expand economic opportunities, primarily for its low and moderate- income residents. In summary, it is a plan that will serve the following functions:

- A planning document that enables each City to view its HUD funding, not in isolation, but as one tool in a comprehensive strategy to address housing, community development, and economic development needs.
- An application for CDBG, HOME, and ESG funds under HUD's formula grant programs for Community Planning and Development
- A strategy document to be followed in allocating HUD resources and carrying out HUD programs
- An action plan that provides a basis for assessing performance in carrying out the use of CDBG, HOME, and ESG funds.

In 1996, the city of Dayton embarked on a process that would produce a twenty-year comprehensive plan. Nearly three years later *CitiPlan 20/20* was approved and adopted by the Dayton City Commission in May, 1999. It is a strong statement about Dayton's commitment to redefining itself by building on its economic and community strengths and participating equally and fully in the regional community. This community-wide planning effort helped create a broad picture of what the City of Dayton should look like 20 years in the future. Significant components of *CitiPlan 20/20* have been implemented since 1999, including the update to the Zoning Code, the redevelopment of Downtown Dayton and significant improvements in Dayton's schools and second chance education programs. In 2005, the Dayton City Commission adopted a 5-year strategic policy direction *Focus 2010*. In this document, the City reaffirmed its vision as:

“We envision Dayton to be a financially stable city that provides a safe, affordable and attractive community in which people of all ages, cultures, and economic standing will choose to live, work and play.”

City of Dayton and City of Kettering 2006-2010 Consolidated Plan

The 2006-2010 Consolidated Plan builds on the policy directions contained in both *CitiPlan 20/20* and the City Commission's 5-year strategic vision *Focus 2010*, while addressing the U.S. Dept. of Housing and Urban Development's program goals. It is a plan that communicates the overall voice of the Dayton community and is deeply rooted in both past victories and future challenges.

Citizen Participation and Consultation

City of Dayton

For the development of the new five-year plan, the City offered several different means of gathering citizen input—all in addition to those measures set forth in the adopted Citizen Participation Plan for HUD programs. First, the City used a Community Development Needs Survey, which was sent out to over 500 citizens and agencies. The survey was also posted on the City's website. Over 300 surveys were received and scored to assist in developing the priority needs for this plan. Second, the City widely advertised for and held a series of community forums to further assess the needs of the community. A special youth session was held and over 25 young people between the ages of 13-20 were able to express their specific views about what the City should focus our HUD resources on. In addition to the broad community input, the City also incorporated the input and direction of the Community and Neighborhood Development Advisory Board (CNDAB). This is a group of citizens and City staff, charged to make recommendations on major issues affecting the community and the proposed strategies to address them. The CNDAB also recommends allocations for each annual Action Plan, including the 2006 Action Plan.

The draft plan was placed on the City's web site along with a comment form for 30 days, and a draft of the executive summary was placed in public libraries and at local Priority Board offices. The City's Plan Board, which is also comprised of citizens who are appointed by the City Commission, reviewed the Consolidated Plan to ensure that it is consistent with and assists in the implementation of the City's 20-year Comprehensive Plan, *CitiPlan 20/20*. Finally, preliminary meetings were held and two public hearings were offered for citizens and agencies to comment on the proposed priorities, projects and programs contained in both the Consolidated Plan and 2006 Action Plan. A summary of citizen comments is located in the Appendix. After input was received from the public hearings and the final CNDAB recommendations were submitted to the City Manager, the City Manager submitted the final plan to the City Commission for adoption and submission to HUD.

The City also consulted with Dayton Metropolitan Housing Authority, Montgomery County, CityWide Development Corporation and the Shelter Policy Board to develop and present needs and strategies for public housing, lead-based paint, the homeless and housing for people who have special needs.

City of Kettering

The City of Kettering solicited feedback on the development of the Consolidated plan by sending notices of meeting dates to members of the city Planning Commission, Board of Zoning Appeals, Board of Community Relations and local housing providers and support agencies. Additionally, the City through advertising made the residents aware of two public meetings to discuss housing and community development needs and the strategy to address the needs. Since Kettering had just completed a five-year Consolidated Plan in 2005, it was determined that only minor adjustments were necessary. The Draft Consolidated Plan was distributed to the two public libraries in Kettering and available to the public by requesting a copy from Kettering's Planning and Development Department.

Institutional Structure and Lead Agency

City of Dayton

For Dayton to build on its assets and reach its potential, collaboration with neighborhoods, the business community, schools, faith based organizations, public agencies, housing providers, human service agencies, Montgomery County, suburban neighbors and other community organizations is absolutely necessary. The recommendations contained in this strategic plan speak to what the City of Dayton must do to implement the 2006-2010 Consolidated Plan, but it cannot accomplish these things alone. The City of Dayton and the region must initiate, nurture, and commit to the partnerships and collaborations that are critical to the plan's success.

While the City of Dayton's Department of Planning and Community Development has lead the oversight and production of the Consolidated Plan, the goals, objectives, and strategies in the plan are based on the needs of the community as a whole. It is the City of Dayton's Department of Planning and Community Development's responsibility to ensure that the outcomes listed in the 2006-2010 Consolidated Plan are planned for, monitored and reported. Other key departments involved in the implementation of the Plan include the Office of Economic Development, Department of Public Works, Department of Recreation and Youth Services, Department of Building Services, Department of Management and Budget, Dayton Municipal Court, and the Dayton Human Relations Council. The Dayton Metropolitan Housing Authority will continue its role as primary provider of low-income public housing and administrator of Section 8 programs. The Shelter Policy Board will be the lead agency that the City will partner with to provide policy guidance and oversight for addressing the needs of the homeless. Many other agencies will be involved in assisting the City to implement the adopted strategies to address the goals of the Consolidated Plan. Several of those agencies are listed below:

Citizen Partners

Priority Boards

DMHA Resident Councils

Neighborhood Associations

Neighborhood Business Associations

Housing Partners

CityWide Development Corporation

Neighborhood & Community Development Corps.

Home Builders Association

Montgomery County

Improved Solutions for Urban Systems (ISUS)

COUNTY CORP/Housing Trust Fund

Local Lenders

National Association of Minority Contractors

Montgomery County Housing Advisory Board

Habitat for Humanity

Homeless Service Partners

Homeless Solutions Leadership Team

Miami Valley Housing Opportunities

Shelter Policy Board

Samaritan Homeless Clinic

Emergency Shelters

Emergency Housing Coalition

ADAMHS Board

Community Partners

Family and Children First Council

Dayton Area Chamber of Commerce

Faith Based Organizations

Greater Dayton Regional Transit Authority

Grandview Medical Center

United Way of Greater Dayton

Workforce Policy Board

Miami Valley Hospital

Good Samaritan Hospital

Children's Medical Center

Health, Human Services and Workforce Development Partners

Combined Health District

Family Services Association

Center for Healthy Communities

Dayton Urban League

City of Dayton and City of Kettering 2006-2010 Consolidated Plan

Wesley Community Center
East End Community Services Corp.
The Job Center

Dayton Public Schools
Dayton Christian Center
Local Colleges and Universities

City of Kettering

The City of Kettering is an inner ring suburb that works hard to participate in discussions on a variety of issues that reach beyond the city boundaries. The city staff serves on a variety of county and state boards to promote coordination and cooperation. Presently, staff serves on the Montgomery County Housing Advisory Board, the Miami Valley Fair Housing Center, the Miami Valley Regional Planning Commission Vacant Structure Project, and the Mayors and Managers Association. The city staff has an excellent working relationship with staffs in Montgomery County, the cities of Dayton and Fairborn; COUNTY CORP and City Wide Development, numerous banks and realtors. To address the needs of the homeless and populations with special needs, staff has served on review committees and communicates with the various agencies providing services and housing to this diverse population.

Additionally, with the social worker in the schools and the social worker for the elderly, the city will continue to build capacity to link residents to the local and regional services and programs that will address not only the housing needs of each family but the personal needs.

With limited funding and staff resources, Kettering will continue to network and seek partnerships with a variety of local, state and federal agencies that provide housing and services specifically for the low income, the homeless and persons with special needs.

Dayton's Community Profile

Dayton has a long legacy of inventors, builders, designers and artists. This community has been heralded for the gift of flight delivered by the Wright brothers, regarded for the genius of famed African-American poet Paul Laurence Dunbar, and credited with inventions from the stepladder to the electric starter. Dayton is the largest city in Montgomery County and is home to many large and small businesses, and most of the region's major health care, education, human services and cultural institutions.

The region's innovations also extend to community issues. Elected and community leaders throughout Montgomery County forge partnerships to renovate and build housing, raise achievement levels and physically rebuild the Dayton Public Schools, transform neighborhoods, combat domestic violence, support the frail elderly, provide opportunities to out of school youth, enhance welfare reform efforts through the nationally recognized Job Center, support the nation's first voluntary tax-revenue-sharing program, develop joint economic development priorities that bring millions of state and federal dollars to the Dayton area, and collaborate on solutions to tackle homelessness.

Committed Residents, Businesses, Institutions, and Organizations

In 1975 Dayton's current Priority Board system was officially established as the direct result of a tradition of citizen involvement in City government and decision-making. The Priority Boards include citizens from every Dayton neighborhood and representation from individual neighborhood groups. Map 1, on the following page, shows the location of Dayton's many neighborhoods. Through priority boards, Dayton citizens participate in solving citywide and neighborhood problems and charting a course for the future. Dayton residents have launched community development corporations that address the housing and social needs of their neighborhoods. Dayton's historic preservation community is the lifeblood of Dayton's historic districts and the community's preservation conscience.

Dayton was honored with the 2004 HUD Secretary's Opportunity and Empowerment award sponsored by the American Planning Association. The prestigious award recognized the community's 15-year effort to preserve its aviation history and its African-American heritage through the redevelopment of the Wright Dunbar neighborhood and adjacent historic innerwest neighborhoods. This was a neighborhood so devastated by disinvestment and neglect, that it was thought in the late 1980s best to clear the area for industrial reuse. This award annually recognizes excellence in community planning, particularly those projects that have led to tangible and measurable results for low- and moderate-income residents. The city's CDBG and HOME funds helped to leverage more than \$75 million in additional public and private community and economic development investments in the Wright Dunbar area.

Dayton's business community, institutions, and organizations are actively engaged and taking the lead in numerous initiatives that improve the quality of life in Dayton. Sinclair Community College, the University of Dayton, Central State University, Wilberforce University, and Wright State University are working to improve conditions in Dayton neighborhoods, conducting research that leads to increased economic opportunities for the region, and providing degree and certification programs to advance the life and workforce development skills of area residents.

City of Dayton and City of Kettering 2006-2010 Consolidated Plan

The community's social service agencies also have a long-standing tradition of working together to address the needs of Dayton's most vulnerable citizens. Collaborations have been formed to tackle such issues and domestic violence, homelessness, poverty reduction and the success of our youth. By itself, the City of Dayton cannot implement the recommendations and reach the goals of the 2006-2010 Consolidated Plan and the City Commission's 5-year strategic vision. But with a legacy of creative and diverse partnerships, this community, with the City's leadership, vision, and support can make sustainable changes to this community.

Map 1 Dayton's Neighborhoods and Priority Boards

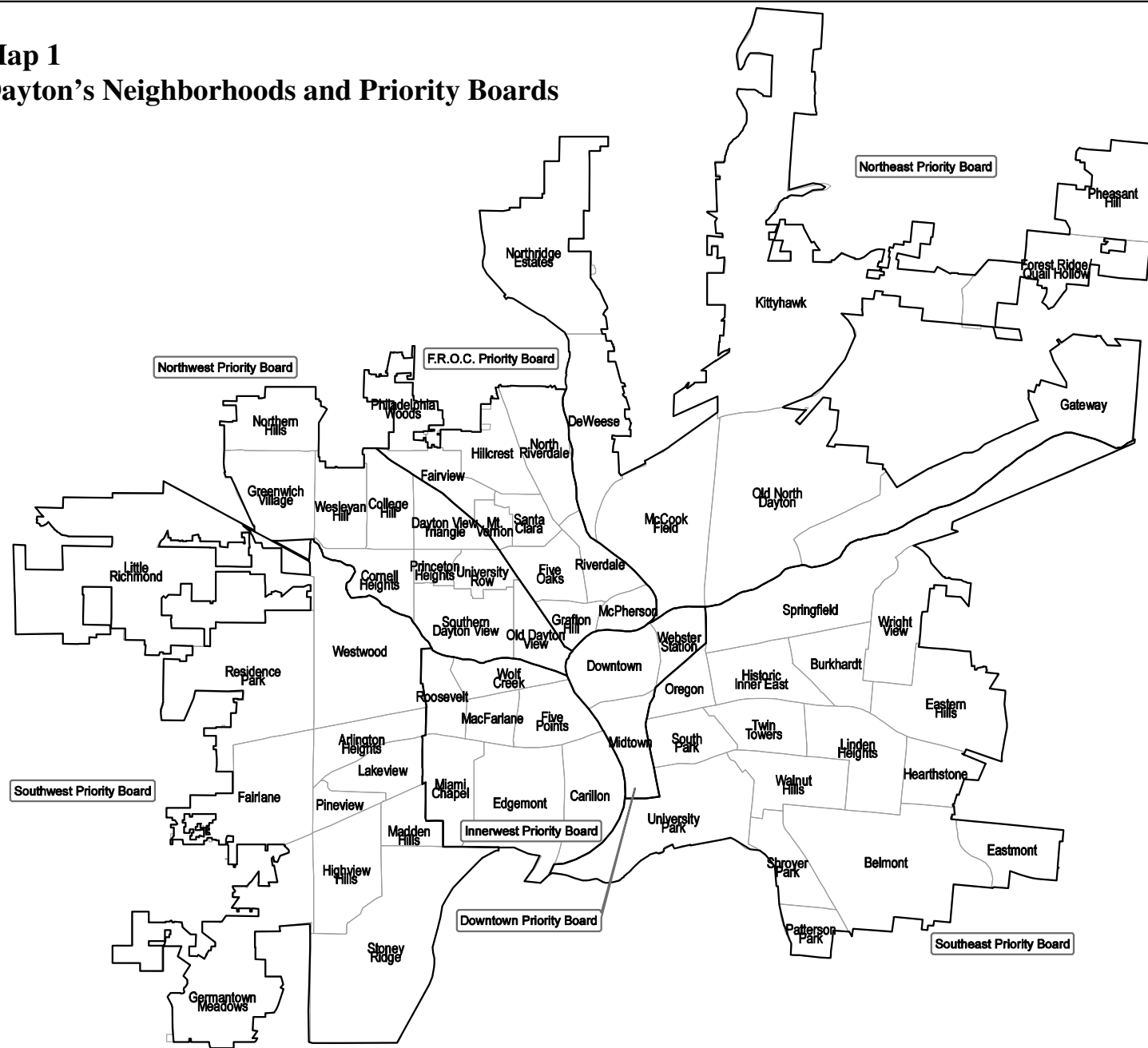


Table 1
City of Dayton Demographic Analysis—Population Change 1990-2000

Demographic Group	1990	2000	# Change	% Change
Total Population	182,044	166,179	-15,825	-8.7%
Children <5	15,436	11,786	-3,650	-23.6%
Children 5-17	31,752	29,946	-1,806	-5.7%
Adults 18-64	110,857	104,487	-6,370	-5.7%
Elderly 65+	23,999	19,960	-4,039	-16.8%
Race/Ethnicity				
White	106,078	88,657	-17,421	-16.4%
Black/African American	73,748	71,860	-1,888	-2.6%
Other or >1 Race	2,218	5,670	+3,452	+156%
Hispanic (All Races)	1,204	2,626	+1,422	+118%
Total Households	72,680	67,409	-5,271	-7.2%
Family Households	44,048	37,615	-6,433	-14.6%
Total Families w/ <18	21,338	18,380	-2,958	-14%
2 Parents w/ <18	10,858	8,285	-2,573	-23.7%
Single Parent w/ <18	10,480	10,095	-385	-3.7%
Single Fem. w/ <18	9,414	8,370	-1,044	-11%
Single Male w/ <18	1,066	1,725	+659	+62%
Non-Family Households	28,632	29,794	+1,162	+4%
Single Householders	24,056	24,785	+729	+3%
Non-Elderly Single HH	15,028	17,158	+2,130	+14.2%
Single HH 65+	9,028	7,627	-1,401	-15.5%
Population in Poverty	46,480	35,756	-10,724	-23%
Children <5	6,961	4,081	-2,880	-41.4%
Children 5-17	11,872	8,800	-3,072	-25.9%
Adults 18-64	24,234	19,708	-10,724	-18.7%
Elderly 65+	3,608	2,937	-671	-18.6%
Families w/ <18	8,390	5,843	-2,547	-30.4%
Single Fem. w/ <18	6,628	4,424	-2,204	-33.3%
% <5 in Poverty	40%	32.3%		
% 5-17 in Poverty	37.4%	29.4%		
% 18-64 in Poverty	21.9%	18.9%		
% 65+ in Poverty	15%	14.7%		
% Families w/ <18	39.3%	31.8%		
% Single Fem. w/ <18	60.8%	52.9%		

Population Changes

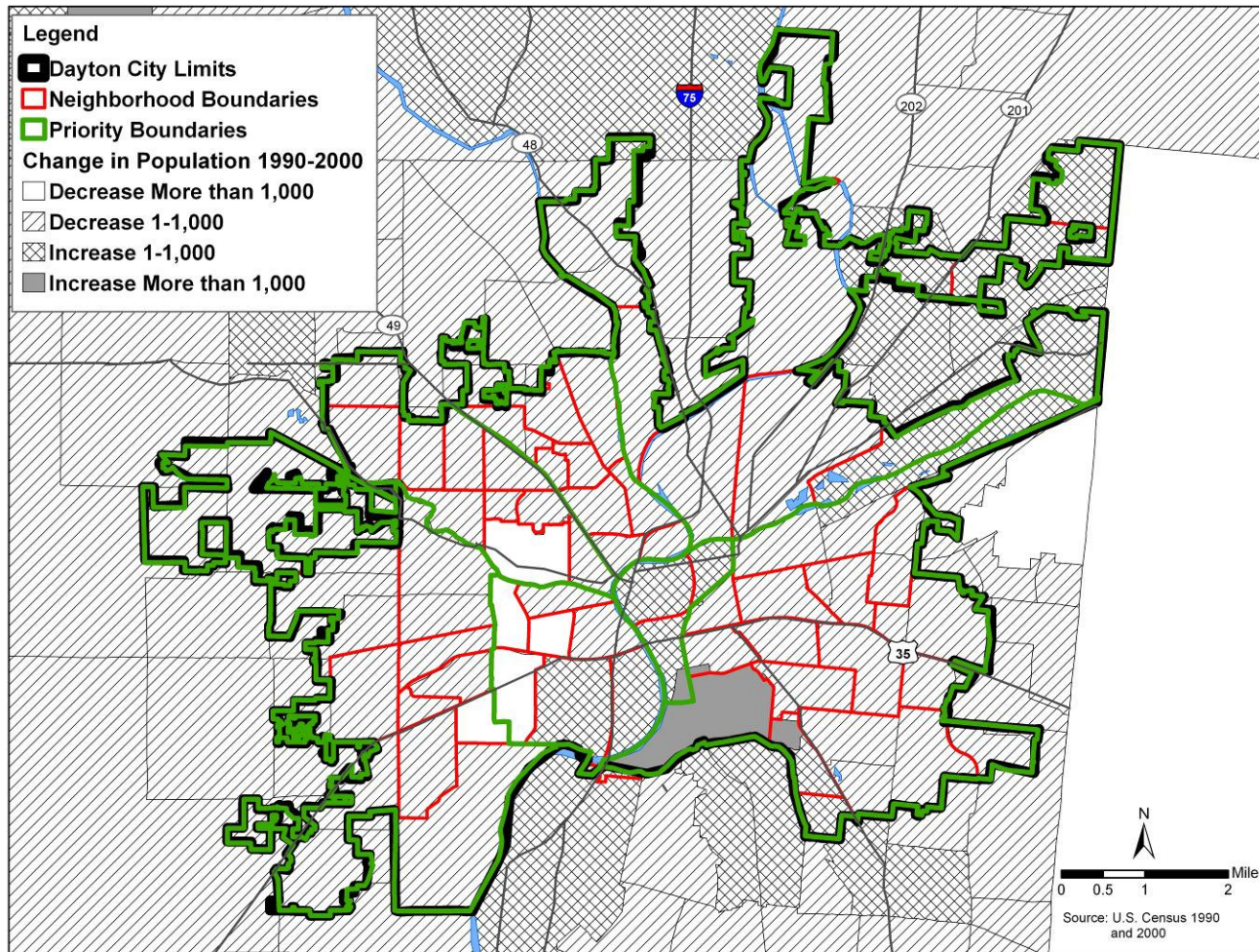
Dayton is the largest city in Montgomery County and the Miami Valley. In recent history, one of the most profound affects on Dayton is the significant number of people and jobs that have moved to surrounding suburban communities. According to the Census in 1990, there were 182,044 Daytonians, while the population in 2000 was 166,179. This represented a decrease of 15,865 persons, a drop of almost nine percent from 1990. The population loss of Montgomery County over that same 10-year period was 2.5%. New Census estimates further indicate that between April 1, 2000 and July 1, 2004, Dayton lost an additional 5,904 persons. Therefore, the total population loss since 1990 is approximately 12%. Between 1990 and 2000, Dayton saw a 23.7% decline in married couple families with children under 18, and a 23.6% decline in children under age five. While the population of the state of Ohio grew during the 1990 to 2000 period, other major cities in Ohio experienced declines similar to that of Dayton. Cincinnati, for example, declined by 9% over the 1990 to 2000 period. Other large cities losing population include Cleveland, at over 5%, and Toledo, with an almost 6% decline. The only large city in Ohio with an increase in population was Columbus, which had significant growth at 12.4%.

Similar to other cities throughout the state, suburbanization is often cited as a reason for the loss of population. In 2003, the Center for Urban and Public Affairs of Wright State University produced a City Homeowner/Potential Homeowner Survey. In the survey approximately 27% of the respondents indicated that they were *very likely* to move from Dayton within three years. Of those that indicated they would likely move, just over half indicated that they would move to a suburb in the Dayton area. One of the greatest influences on deciding where to live, particularly for families, is the perceived quality of the public school system in the area. In the City of Dayton 2003/2004 Public Opinion Survey, just under a quarter of the respondents rated Dayton Public Schools as *excellent* or *great*. This perception of the Dayton public school system has contributed to some of the city's loss in population. Despite the large number of persons stating that they would move within three years, the majority of Daytonians responding to the City Homeowner/Potential Homeowner Survey were satisfied with their city and their neighborhood. Almost 60 % indicated they would be unlikely to move out of Dayton in the next three years or more.

A total of 37,615 families live in the City of Dayton. They constitute 56% of the City's households. The remaining 44% are non-family (primarily single person) households. Children under the age of 17 account for 25% of the City's population, while elderly persons, those over 65, make up 12% of the population. Twenty percent (a 5% decline from 1990) of Dayton's families are headed by single females and have children under 18. The average household size is 2.3 persons. The median household income in Dayton in 2000 was \$27,423, a 39% increase over 1990's figures. Forty-three percent of Dayton's residents have college degrees or some post-secondary education; 32% have a high school diploma only; the remaining 25% did not complete high school. Fewer Dayton households (7,068 less than in 1990) received public assistance income (ADC or TANF) and more households reported income from earnings (69% in 1990 and 74% in 2000).

More than 19,000 persons, or 12 % of the population in Dayton, were 65 years or older in 2000. Over the last decade Dayton's senior population, has declined by 17%. While the overall number of persons age 65+ decreased from 1990 to 2000, their proportion of the population remained relatively stable, mirroring the overall decline in Dayton's population. A breakdown of Dayton's elderly population shows 53% aged 65-69, 37% aged 75-84 and 10% aged 85+. 6,241 or 44% of the city's elderly householders live in family households; 8,000 or 56% live alone or with non-relatives. 71% of Dayton's elderly householders are homeowners; only 29% (4,133) live in rental housing.

Map 2: Population Change 1990-2000



Population and Race

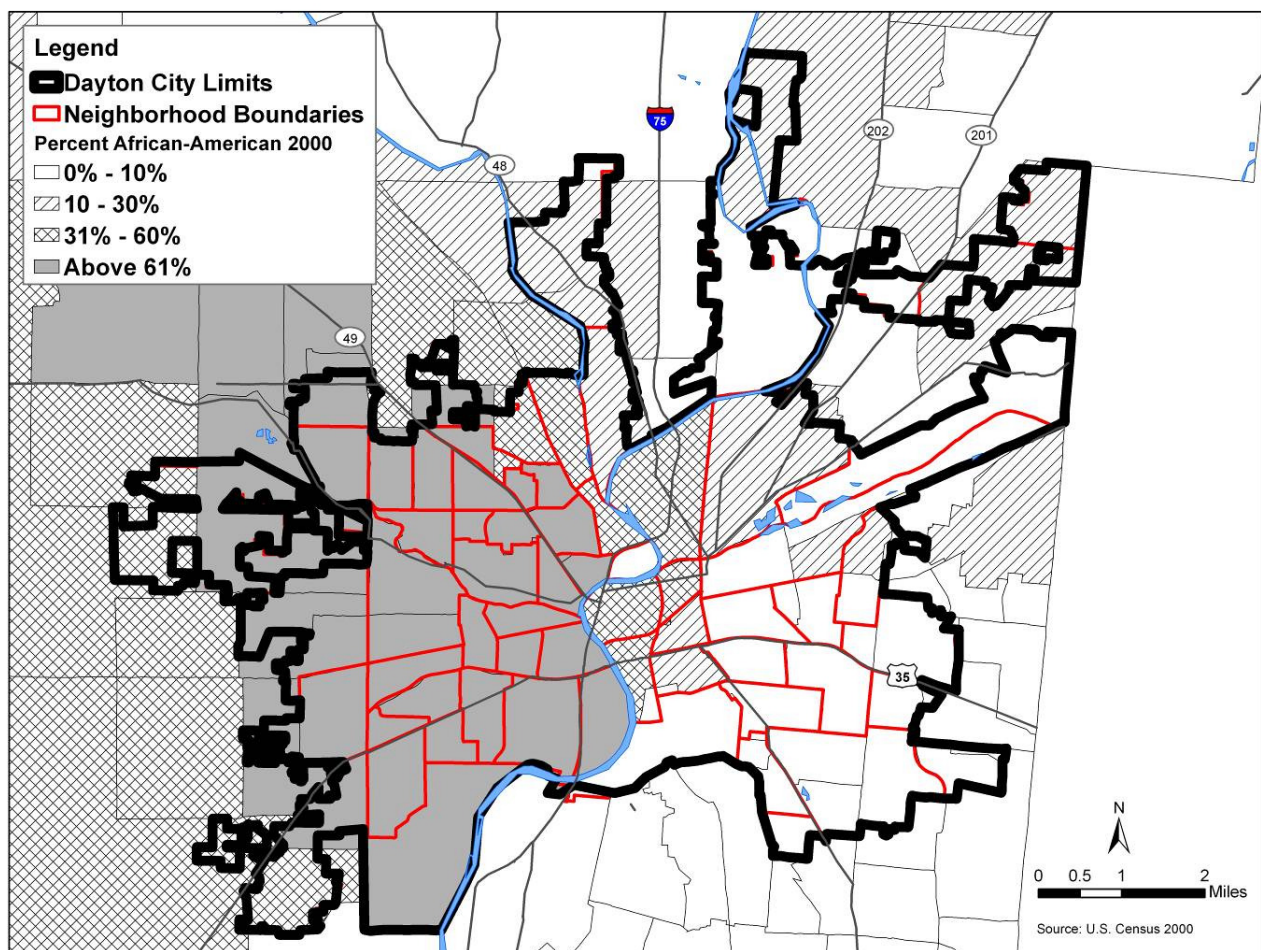
The two largest racial groups in Dayton, according to the 2000 U.S. Census, were White and African-American, representing 53.6% and 43.1% of Dayton's population, respectively. While the size of the African-American population of Dayton decreased by 2.6% from 1990 to 71,668 in 2000, African Americans increased as a portion of Dayton's overall population. The overall White population also decreased, but at a rate faster than that of the city overall – by 16.5% to 88,676 in 2000 from 106,258 in 1990. In contrast to the city, Montgomery County, as a whole, saw a nine percent increase in their African-American population. Dayton's Hispanic community increased by 94% from 1990 to 2000. However, Dayton's Hispanic community, primarily concentrated in Southeast Dayton neighborhoods, comprised less than two percent of the total population in 2000. Many of the agencies and neighborhood groups that serve members of this community believe that Hispanics will continue to grow. Table 1, on the following page, shows the changes in Dayton's racial composition.

Table 2: Population by Race, 1990 and 2000

Race/Ethnicity	1990		2000	
	#	%	#	%
White	106,258	58.37%	88,676	53.36%
Black or African -American	73,595	40.43%	71,668	43.13%
American Indian & Eskimo	410	0.23%	500	0.30%
Asian and Pacific Islander	1,157	0.64%	1,138	0.68%
Other	624	0.34%	1,160	0.70%
Two or More Races	-	-	3,037	1.83%
Total:	182,044	100.00%	166,179	100.00%
Hispanic	1,356	0.74%	2,626	1.58%

Source: U.S. Census 1990 and 2000

Map 3: Percent African-American 2000



The Dayton Economy

Dayton is a city of innovation, evidenced by inventions and discoveries born in Dayton that changed the course of the 20th Century. The city's rich heritage of creative thinking brought the world the stepladder, microfiche, cellophane tape, pop top beverage cans, the movie projector, space food, parking meters, the airplane supercharger, gas masks, and the parachute, not to mention the airplane. Dayton has more patents per capita than any other city in the nation. This spirit of innovation established Dayton as an industrial leader in the 20th Century. However, the Dayton economy has crossed the threshold of the twenty-first century having undergone profound changes in its industrial composition. As the national economy shifts away from industry and manufacturing, Dayton's long heralded prominence in this sector will be unable to contribute to its economic viability in the future.

The national economy has enjoyed three years of solid economic growth as evidenced by the \$1.4 trillion increase in national income and 9.6 % climb in real output. Nevertheless, statistics suggest that the Ohio economy is a major laggard with respect to job growth. In fact, by end of 2004, the national economy had all but erased the 2.7 million jobs lost during the economic downturn. The state of Ohio did not fare as well; total employment fell by 249,000 from June of 2000 until November of 2003. Since that time, the State has managed to restore just 11 % of the jobs lost. For the Dayton region, only 15 % of the jobs lost during the recession have been added back.

From 1998 to 2004, the Dayton region lost 25,000 manufacturing jobs, representing a 27 % decline in manufacturing employment. The percentage of workers employed in the manufacturing sector also fell from almost 20 % of the workforce in 1998 to 15 % in 2004.

Part of the decline in employment can be attributed to worker productivity. As technological advances in manufacturing increase efficiencies, fewer workers are needed to produce the same amount of goods. According to the Bureau of Labor Statistics, manufacturing output per hour nearly doubled for employees in the US in the manufacturing sector between 1981 and 2001. This means that in 2001 it took half as many employees to produce the same level of output as it did in 1981. In the specific area of manufacture of durable goods, which includes automotive and airplane parts, the productivity increases over the 20-year period were even greater. Another factor contributing to the decline of Dayton's manufacturing sector has been off-shoring, the shift of manufacturing plants to other countries, and outsourcing of manufacturing processes. The rise in prominence of the 'maquiladoras', manufacturing and assembly plants outside of the US, which perform intermediary manufacturing, coincides with the decline in US manufacturing employment. As off-shore manufacturing facilities increase in complexity and capitalization, more firms will seek to boost their margins by substituting the foreign production of goods for those previously produced domestically.

As Dayton's economy shifts from an industrial and manufacturing base to an economy based on technology, logistics and distribution, and services, the transition will reflect a period of slow growth. The 2005 Greater Dayton Region Forecast, which was released by the Dayton Area Chamber of Commerce, predicts the unemployment rate will fall from an annual rate of around six percent in 2004 to between 5.3 % and 5.7 % for 2005. The National City Economic Forecast, which is prepared by the Business Research Group at the University of Dayton, looks at employment totals. The National City Economic Forecast also foresees improvement in Dayton's economy, moving from job losses to flat employment growth.

The Dayton Industry Sectors

Dayton has growth potential in other sectors of its economy and is shifting to become a center for service and technology industries. About half of the jobs in the city are in the service sector and approximately half of service jobs are in the areas of health care and social services. The table below highlights changes in employment in Dayton over the period 1992 to 2001. This span captures a time of unprecedented national job growth. During this period the Nation's job growth outpaced that of the city. Dayton had slow to moderate job growth for much of the period. From the end of 2000 to the end of 2001 employment in Dayton actually declined, losing 3,404 jobs. This drop cancelled any gains in job growth that had been made in the prior years. Instead of a slight increase in the average annual gain in the period from 1992 to 2000, by the end of 2001 Dayton's total private employment ended with a 0.16 % average annual loss.

Table 3: The City of Dayton Employment by Sector

Employment Sectors	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	Average Change '92-'01
Agriculture, Forestry & Fishing	95	132	174	200	145	142	562	637	696	537	21.22%
Construction	3,603	3,832	4,168	4,128	4,077	4,250	4,411	4,234	4,366	4,471	2.43%
Manufacturing	30,542	30,169	25,889	29,601	25,440	24,474	20,875	21,107	21,401	19,930	-4.63%
Transportation & Public Utilities	3,636	4,189	3,193	3,189	3,019	3,188	4,654	5,225	4,493	4,358	2.03%
Wholesale Trade	6,011	5,748	5,968	6,184	6,514	7,165	6,538	6,438	6,744	8,106	3.38%
Retail Trade	12,200	11,424	11,259	10,944	11,162	10,878	12,350	11,915	11,866	11,905	-0.27%
Finance, Insurance & Real Estate	6,699	7,372	7,398	6,328	6,916	5,913	7,203	6,360	6,313	5,979	-1.26%
Services	44,656	46,009	48,451	51,877	48,819	49,977	49,843	51,644	53,223	50,416	1.36%
Other – Suppressed	59	47	147	88	49	40	268	313	228	224	15.98%
Total Private Sector	107,501	108,922	106,647	112,539	106,141	106,027	106,704	107,873	109,330	105,926	-0.16%
Manufacturing % of Total	28.4%	27.7%	24.3%	26.3%	24.0%	23.1%	19.6%	19.6%	19.57%	18.82%	
Services % of Total	41.5%	42.2%	45.4%	46.1%	46.0%	47.1%	46.7%	47.9%	48.68%	47.60%	

Source: State of the Cities Data, Department of Housing and Urban Development.

SOCDS County Business Patterns Special Data Extracts

Dayton is home to five of the six major hospitals in the County as well as specialty medical centers like the Heart Hospital and Elizabeth Place. Another critical sector of Dayton's economy identified in the City's comprehensive plan, CitiPlan 20/20, is the Data Mining/Management sector. Reynolds and Reynolds, Standard Register, Lexis Nexis, and NCR form the backbone of the Dayton area Data Mining/Management cluster. Other smaller companies are also important contributors to this cluster. These smaller firms may become the future industry leaders of tomorrow. Currently, there are several private/public initiatives at work to strengthen Dayton's role as a leader in the technology sector.

Given these economic forces, Dayton is working to re-align the local workforce and enhance its business climate to increase job opportunities for Dayton residents. The City's Office of Economic Development (OED) is committed to retaining, expanding, and attracting jobs, businesses, and residents and making Dayton a distinctive choice for business, residency, and leisure. The keys to successfully achieving these goals are forming and maintaining regional partnerships, building

strong relationships with businesses, and creating a strong, central core for the City. By building a strong, diverse economy, Dayton can overcome economic uncertainty, and forge ahead, building upon each successful development effort.

Income

Because of the shift in Dayton's economy, household income has been affected. Household income is one of the most significant factors facing Daytonians when considering housing affordability and availability. Higher income households have a wider range of options in the housing marketplace than those with relatively low incomes. The median household income (MHI) for residents of Dayton, as reported in the 2000 U.S. Census, increased 40 % from \$19,779 in 1990 to \$27,423. While these gains are significant for city of Dayton households, the 2000 MHI is still \$12,733 less than the MHI for households in Montgomery County of \$40,156.

In the metropolitan statistical area (MSA), the four-county area (Clark, Greene, Miami, and Montgomery) that includes the cities of Dayton, Springfield and Fairborn, the Median Household Income is \$41,550. In order to determine eligibility for HUD-funded programs, HUD uses the MSA not the MHI. Income guidelines associated with the Community Development Block Grant and other federal housing programs specify that benefits be directed at households or communities where incomes are less than 80 % of the MSA household median, \$33,240 in the case of Dayton. Map 4 below, presents the MSA median household income data by census tract, broken down by the following eligibility requirements typically found in federal housing grant regulations:

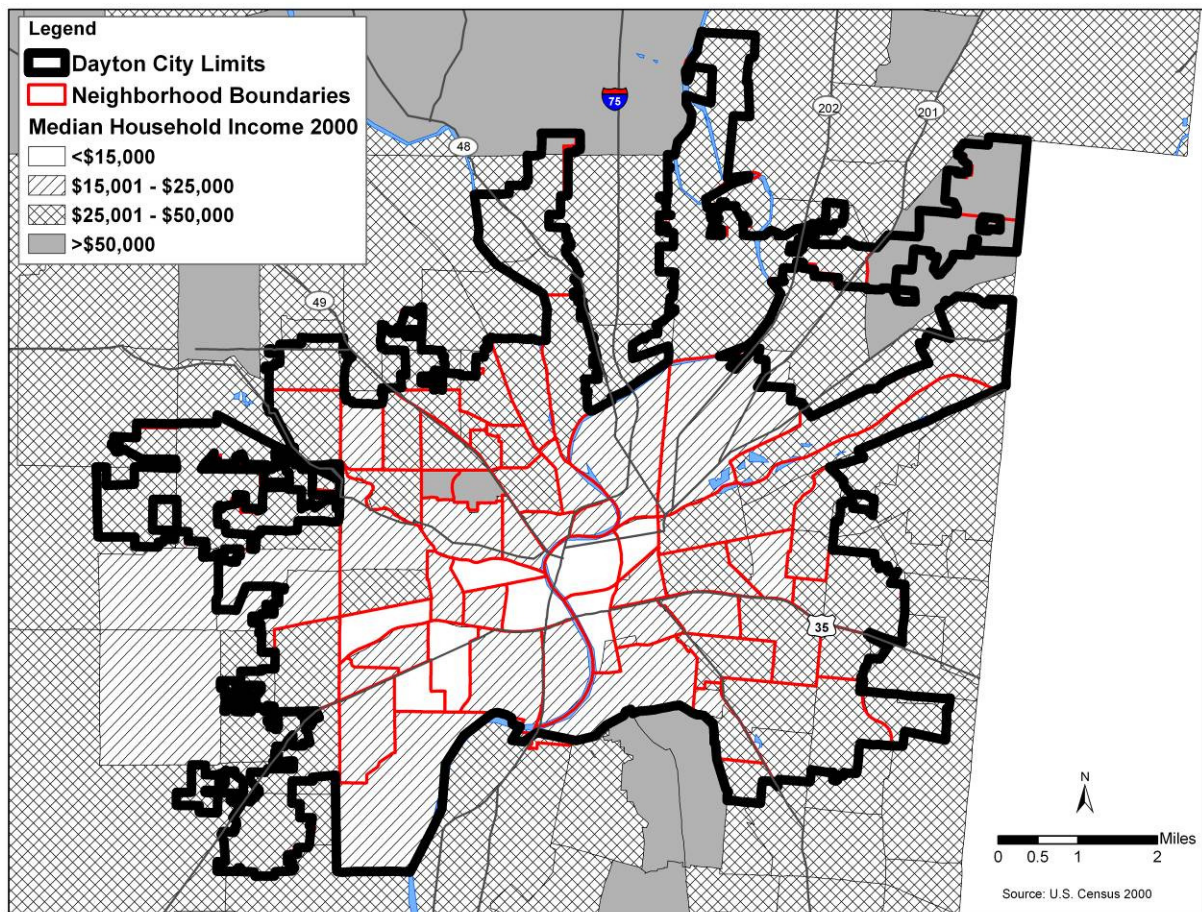
- Median Household Income less than \$15,000

- Median Household Income greater than \$15,000 but less than \$25,000

- Median Household Income greater than \$25,000 but less than \$50,000, and

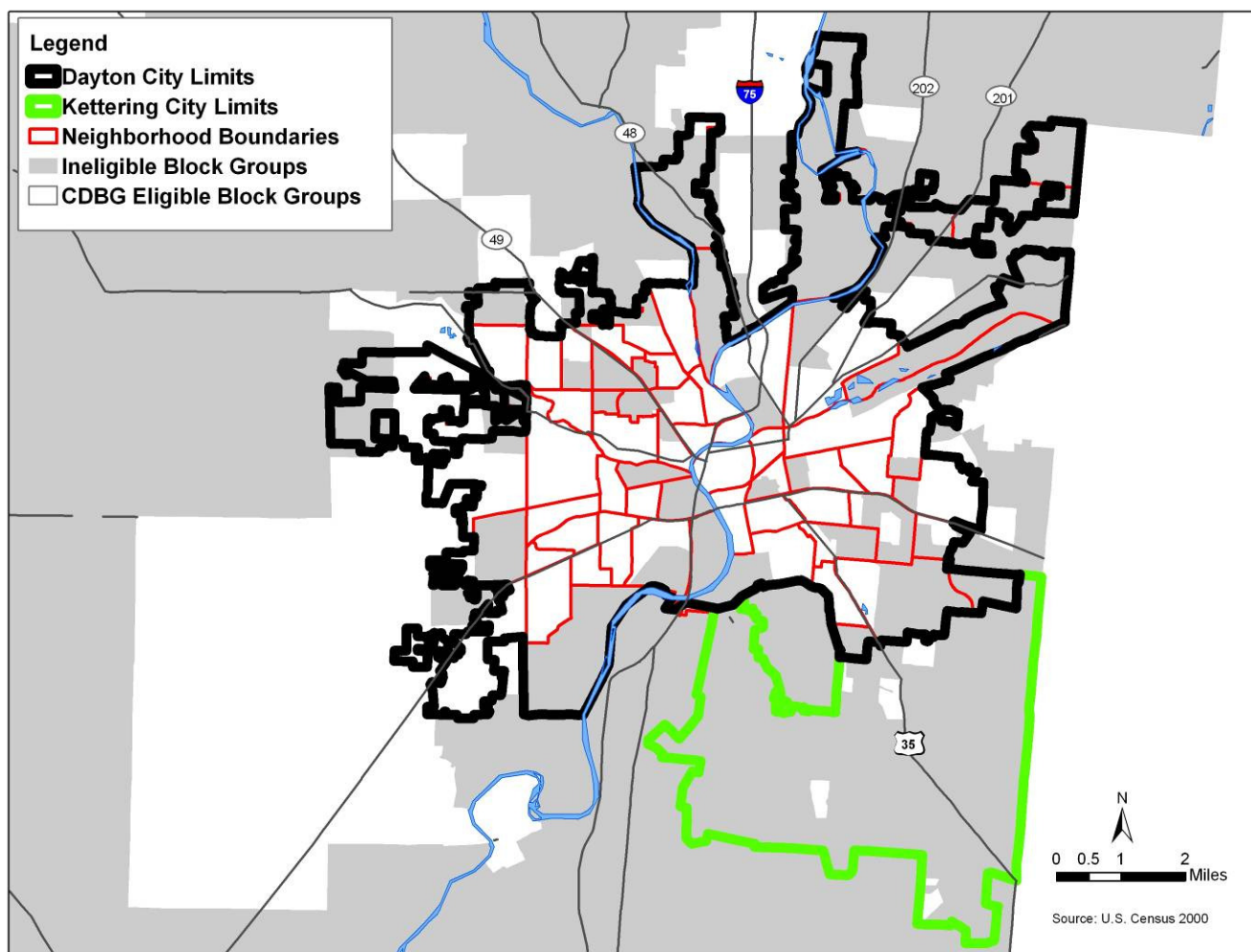
- Median Household Income greater than \$50,000

Map 4: Median Household Income, 2000



Examining incomes in Dayton further, Map 5, on the next page, identifies those census blocks that are eligible for CDBG benefits. In these areas at least half of the residents earn less than \$33,240, that is, 80 % of the median household income. The shaded census blocks on Map 5 indicate those areas eligible for CDBG funding according to the 2000 U.S. Census. These areas encompass most of Dayton. Of equal concern as areas of lower incomes are the areas of high and moderate-income which are CDBG eligible. If an area is CDBG eligible, but has a high median income, there may be large income disparities in the area, indicating pockets of poverty. This may be the case, for example, in neighborhoods such as Westwood, Greenwich Village, and Wright View.

Map 5: CDBG Eligible Block Groups, 2000



Poverty, Employment, and Education

Poverty Levels

The number of persons living in poverty and the rates of poverty within the City of Dayton declined between 1990 and 2000 (see tables below). At the same time, 2000 Census data shows that Dayton residents are three and a half times as likely to live in poverty as residents of suburban Montgomery County (23 % versus 6.5 %). There are also disparities between demographic groups within the City of Dayton. The poverty rate in 2000 among Dayton's African-American residents was 30 % versus 17 % for its white residents. Dayton's oldest residents were much less likely to be poor than its youngest—poverty rates ranged from 15.3 % for adults 65+ versus 36 % for children aged 0-4. Thirty-two percent (32 %) of all Dayton children aged 0-17 were living in poverty in 2000, down from 40 % in 1990. The rates for African-American children aged 0-17 (39 % in 2000) continued to be higher than Dayton's overall child poverty rate, but showed a significant decline compared to 54.3 % in 1990. Poverty is also an issue for Appalachian children in Dayton, but there is no Census data that breaks out the Appalachian population as a separate demographic group.

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The following tables demonstrate that there were signs of progress in poverty levels in the City as indicated in the 2000 Census.

Table 4: Numbers of Persons Living Below Poverty

Below Poverty	# in 2000	Rate in 2000	# in 1990	Rate in 1990
Total Persons	35,756	23%	46,480	26.5%
Children Aged 0-4	4,081	35%	6,961	45%
Children Aged 5-17	8,800	30.4%	11,872	37%
Elderly 65 & Older	2,937	15.3%	3,608	15.8%
African-Americans households	20,568	29.7%	26,565	37.1%
Whites households	13,735	16.97%	19,344	19.06%

Table 5: Numbers of Families Living Below Poverty

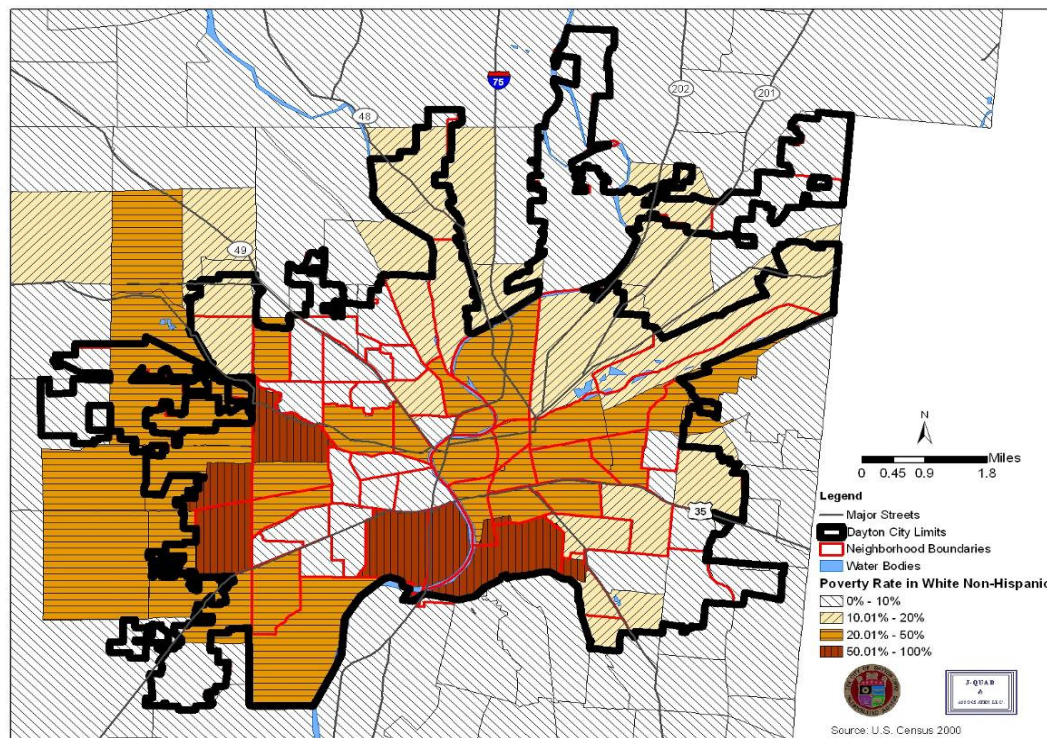
Below Poverty	# in 2000	# in 1990	Change
All Families with Children	5,843	8,390	- 30.4%
Female Householder with Children (% of Poverty Families)	4,424 (75.7%)	6,628 (79%)	- 33.3%

Maps 6 and 7 on page 34 show the rates of poverty for Dayton's African Population and the White population in 2000. Recent information released by the U.S. Census Bureau in 2005 showed that the poverty rate for Montgomery County (including Dayton) had risen from the 11.3 % reported in the 2000 Census to 13.2 % in 2004. (The U.S. Census Bureau does not report City of Dayton poverty rates in the years between the decennial census.) In 2000, Dayton residents comprised 58 % of the total population below poverty within Montgomery County. Given that, it can be assumed that Dayton's poverty rate in 2004 was higher than the 23 % rate reported in the 2000 Census.

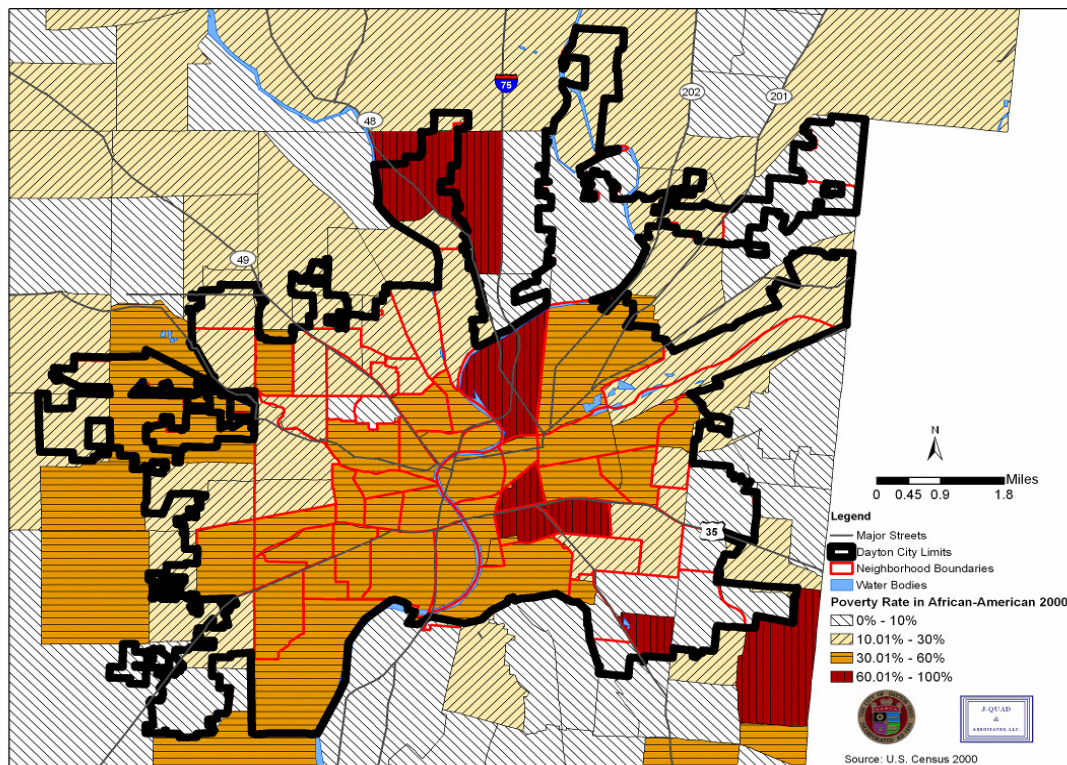
Poverty Concentrations

The concentration of high-poverty neighborhoods in the City of Dayton declined by 50 % between 1990 and 2000. In 1990, 14 Dayton census tracts had poverty rates of 40 % or higher. In 2000, the number was seven. Map 8, on page 35 illustrates the concentration of poverty within the City of Dayton.

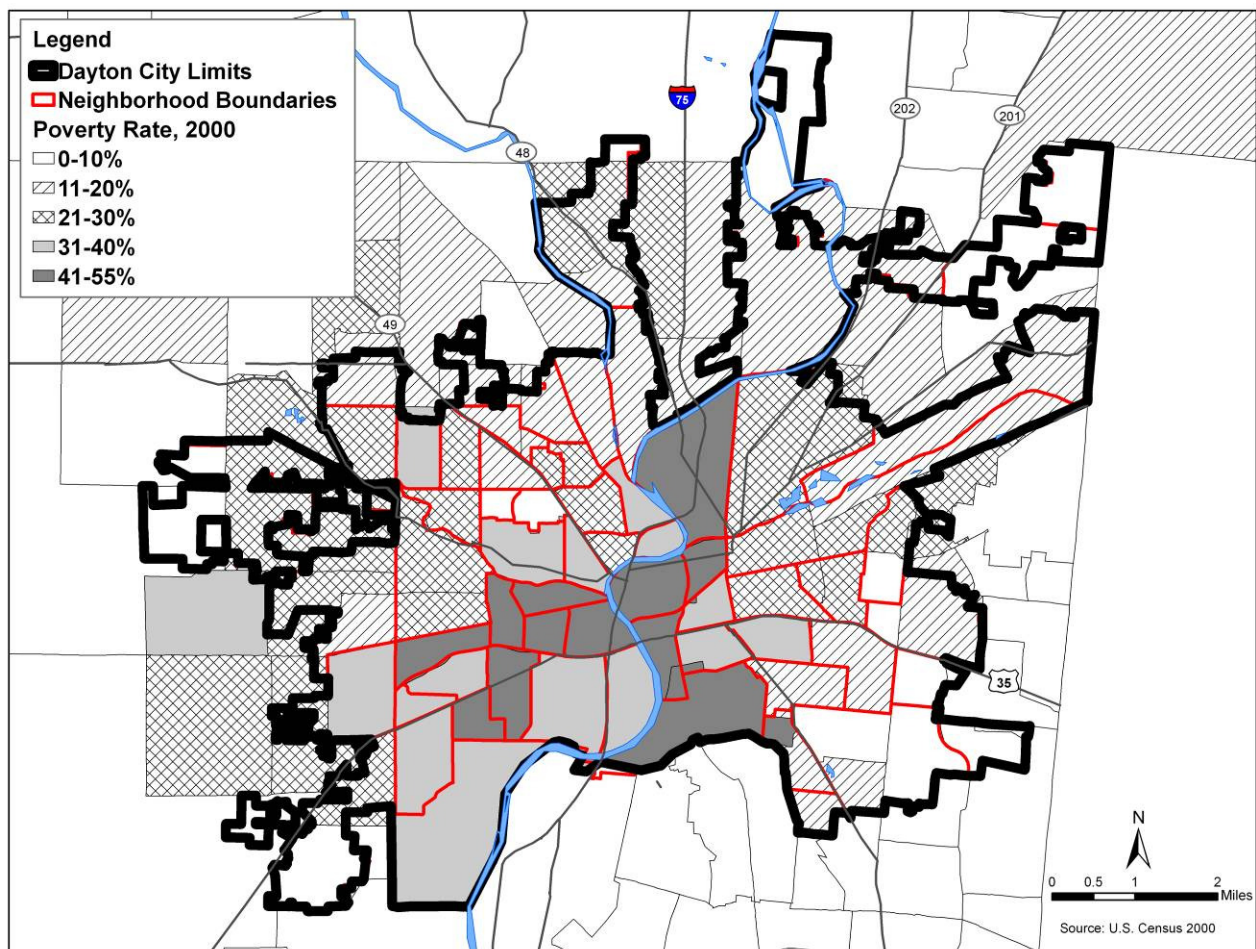
Map 6: Dayton Poverty Rates of African American Population 2000



Map 7: Dayton Poverty Rates of White Population 2000



Map 8: City of Dayton Percent Below Poverty Level, 2000



Employment and Income

Public assistance for very low-income families is no longer an entitlement. Five-year life time limits on cash assistance and work requirements are key components of the welfare reform legislation approved by federal and state legislators in 1996. Welfare rolls in Montgomery County declined by 64% from 13,608 in 1994 to 4,929 in 2000, their lowest level in three decades. City of Dayton residents generally account for 65% of the County's welfare caseload. Census reports showed that City of Dayton families receiving public assistance income (Aid to Families with Dependent Children, AFDC or Temporary Assistance for Needy Families, TANF) declined from 11,237 in 1990 to 4,169 in 2000. From 1998 to 2005, the number of TANF cases in Montgomery County has fluctuated somewhat, but has averaged 5,532 annually over the past eight years. Most significantly, 50% of the County's 5,456 TANF cases in 2005 are "Child Only" cases. These "Child Only" cases provide financial assistance for the care of children, who are residing with a specified relative such as a grandparent, or a legal guardian or custodian, due to the absence or incapacitation of their biological parent. Neither the 5-year time limit, nor work requirements apply to these cases.

The Montgomery County Job Center has far exceeded all expectations in moving people from welfare to work. However, most parents leaving public assistance do not have sufficient educational credentials or proficient technical skills to move directly into living wage jobs that will support a family. As a result, Dayton has fewer families on public assistance, and more working poor families

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who are struggling to balance work, child-care arrangements, transportation (often to suburban job sites), and home life.

Many Dayton residents have been negatively affected by economic changes during the past 25 years. The changes in the economy and in labor markets, locally, nationally and globally, have resulted in stagnating or declining wages among lower skilled workers in the US. Many well-paying manufacturing jobs have been replaced by part-time and low-paid service sector jobs located in the suburbs. The City of Dayton, the Dayton MSA and the State of Ohio have been losing manufacturing jobs for more than two decades. The past five years have seen a virtual hemorrhaging within Ohio's manufacturing sector. Ohio's Bureau of Labor Market Information projects that the Dayton MSA will lose 5,650 durable goods manufacturing jobs between 2000 and 2010. In contrast, the Bureau reports that the five occupations with the most annual job openings in the Dayton MSA pay between \$6.84 and \$12.82 an hour. Many of these jobs are part-time and provide few or no benefits—retail sales persons, cashiers, waiters and waitresses, food preparers and servers, and laborers and material movers.

The Job Center—Montgomery County's one-stop employment center with 30+ agencies under one roof—has seen a major reduction in job placements. In 2000, the Job Center made 20,892 job placements; in 2004, it made only 3,951—a decline of 81%. In 2003 the Job Center developed a Rapid Response Program that offers information about its training and placement services and public benefit programs to employees of companies that are closing or having mass layoffs. That year, the Job Center worked with 19 companies and 2,734 workers facing layoffs. Another indicator of the weakness of the economy in the Dayton area can be found in the growth of the Food Stamp program. The number of Dayton and Montgomery County residents receiving Food Stamps in June 2005 was 53,587, an increase of 34% since July, 2002.

In addition to the employment conditions for older adults, half of Dayton's young adults aged 20-30 worked neither full time nor full year, according to the 1990 Census. In 2000, the unemployment rate for people between the ages of 20 and 30 was 13.6%. Most in this situation worked in occupations historically reserved for teenagers. As a result, many youth are unable to find summer or part-time jobs. The youth who participated in the public forums for this Consolidated Plan indicated that this issue is one that needs to be addressed to curb youth inactivity and the problems that arise from it.

Overall, unemployment in Dayton stood at 9.3 % according to the 2000 Census. As Table 6 illustrates below, the White unemployment rate was 7.1 % and African-Americans reported a significantly higher unemployment rate of 12.5 %. These figures were somewhat higher than Montgomery County's unemployment rates of 10.2 % for African-Americans and 4.2 % for Whites. According to the Bureau of Labor Statistics, the unemployment rate for the Dayton MSA and Montgomery County were 6.2 and 6.5 for 2004, respectively.

Table 6: Unemployment

	Number	%	White	%	African-American	%
Unemployed	7,090	9.25%	3,238	7.12%	3,504	12.45%

Source: U.S. Census 2000

Education

Often, disparities in household income may be attributed to differences in educational attainment. Persons with less than a high school diploma often find it difficult to obtain employment that provides higher incomes. 2000 Census data identified 75% of Dayton residents (aged 25+) as having their high school diploma or GED, some college education, or a college degree as compared to 68% in 1990. There was a very substantial increase in the number of Dayton's 3, 4 & 5 year olds enrolled in preschool or kindergarten. In 2000, 79% were enrolled in early childhood education versus only 35% in 1990.

Among White adults, 15.1% had less than a high school diploma or a general equivalency degree (GED), compared to African-American adults at 22.3%. Dayton fared about the same in educational attainment as Montgomery County for both Whites and African Americans. In the county, 15.2% of Whites had less than a high school diploma or a general equivalency degree (GED), compared to the African-American population at 22.7%.

The leadership of the Dayton Public Schools has made improving student achievement its highest priority since 2002. It has redirected funds from administration to instruction; focused more instructional time on literacy; provided reading tutors, literacy coaches, and math coaches in every elementary school; and, exposed students to the content and format of practice tests. As a result, double-digit gains in reading and math scores have occurred every year since the 2002-03 school year. In addition, the District's attendance rate has risen from 87.3% in 2000-01 to 91.2% in 2004-05. The graduation rate has improved from 51.3% in 2000-01 to 69.7% in 2004-05.

Dayton has also seen a tremendous growth in publicly funded charter schools since 2002. During the 2004-05 school year, 6,000 Dayton children and teens were enrolled in 28 charter schools. Included in this category are several alternative charter high schools serving more than 1,200 teens, many of whom had dropped out of the Dayton Public Schools. The increase in alternative charter high schools is an outgrowth of the Montgomery County Out of School Youth Task Force, and its Fast Forward Program operated by Sinclair Community College. The combination of significantly improved performance in the Dayton Public Schools, and the development of a range of second chance alternative education resources for older teens and young adults is a very positive indicator of progress for Dayton's youth, their families, and the entire community.

Profile Summary

Dayton's population and economy are changing, and the changes examined during the period between the 1990 and 2000 Census are part of an overall larger trend. As Dayton and the nation as a whole shift from an industrial and manufacturing base to an economy based on technology and services, Dayton's population, families, and housing needs are changing. Table 7, on the next page, shows population, housing units, and income for the decennial census periods from 1970 to 2000. One of the most dramatic changes is the decline in real income in Dayton as compared to the county. As work opportunities shifted to non-industrial jobs outside of Dayton, families and income left for the suburbs.

**Table 7: City of Dayton Demographic Comparison—1970-2000
Population, Housing Units, Households, Median Family Income**

	1970	1980	1990	2000	Change 1970-2000
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City of Dayton and City of Kettering 2006-2010 Consolidated Plan

City of Dayton Population	243,601	193,536	182,044	166,179	-77,422 (-31.8%)
City of Dayton Housing Units	85,401	84,213	80,370	77,321	-8,080 (-9.5%)
City of Dayton Households	81,597	75,792*	72,760	67,409	-14,188 (-17.4%)
City of Dayton Median Family Income	\$9,600 (1969 Dollars)	\$15,292 (1979 Dollars)	\$24,819 (1989 Dollars)	\$34,978 (1999 Dollars)	+ \$25,378 (1969-1999)
City of Dayton Median Family Income Inflated to 1999 Dollars	\$43,579 (1999 Dollars)	\$35,092 (1999 Dollars)	\$33,346 (1999 Dollars)	\$34,978 (1999 Dollars)	- \$8,601 (1969-1999 Counting Inflation)
Montgomery County Median Family Income	\$11,413 (1969 Dollars)	\$20,830 (1979 Dollars)	\$36,069 (1989 Dollars)	\$50,071 (1999 Dollars)	+ \$38,658 (1969-1999)
Montgomery County Median Family Income Inflated to 1999 Dollars	\$51,809 (1999 Dollars)	\$47,800 (1999 Dollars)	\$48,460 (1999 Dollars)	\$50,071 (1999 Dollars)	- \$1,738 (1969-1999 Counting Inflation)

Sources: Decennial censuses (1970, 1980, 1990, 2000)

*Estimated due to corrected 1980 housing unit count

City of Dayton, Dept. of Planning and Community Development, 2/17/03 (as/census/70-00INCOMEcompare)

Inflation Factor 1969-1999 = 4.53951. $4.53951 \times \$9,600 = \$43,579$. $4.53951 \times \$11,413 = \$51,809$.

Inflation Factor 1979-1999 = 2.294766. $2.294766 \times \$15,292 = \$35,092$. $2.294766 \times \$20,830 = \$47,800$.

Inflation factor 1989-1999 = 1.343548. $1.343548 \times \$24,819 = \$33,346$. $1.343548 \times \$36,069 = \$48,460$

Inflation factors provided by City of Dayton, Management and Budget

Given these economic forces, Dayton is working to re-align the local workforce and enhance its business climate to increase living wage job opportunities for Dayton residents. The keys to successfully achieving these goals are forming and maintaining regional partnerships, building strong relationships with businesses, and creating a strong, central core for the City. By building a strong, diverse economy, Dayton can overcome economic uncertainty, and forge ahead, building upon each successful development effort.

Kettering's Community Profile

The City of Kettering is located in Montgomery County, Ohio and is a southern suburb of the City of Dayton. The City was incorporated in 1952 and quickly became a growing and progressive suburb. The City covers 18.4 square miles and is home to 57,502 residents according to the 2000 Census. The following section of this plan will present an overview of Kettering's demographics, housing and economic development conditions.

Kettering Demographics

The demographic information in this report has been taken from the 2000 Census of Population and Housing for the City of Kettering as a whole and for each census tract within the city. It is through the analysis of data regarding the city population that the following summaries were determined.

- While Kettering's population over 75 years of age increased 50% since 1990, the number of residents over 65 years of age only increased 3% since 1990. This trend may be an indication that the increasing number of elderly residing in Kettering may be slowing.
- The median family income has increased 35% since 1990. In 1990 the median family income was \$41,338 versus \$55,849 in the year 2000. However, when adjusted for inflation, the median household income stayed the same as in 1990.
- In 1990, the minority population was 2.8% compared to a 5.9% minority population in 2000. Two or more races and African Americans experienced the greatest increases.
- In 1990 the residents with an income of \$50,000 made up 27.4% of Kettering's population. In 2000 the residents with an income of \$50,000 or higher made up 45% of Kettering's population.
- The median value of housing units has been on the raise. In the year 1990 the median housing value was \$77,900 and it climbed to \$111,000 in the year 2000.
- Since 1960, consistent with national trends, Kettering's divorced population has increased from 1% to 11.3% in 2000, resulting in a decline in the percent of married couples from 59.3% to 48.7% in ten years.

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Kettering's total population was 57,502 in 2000. The City's population continues to decline as the size of households decrease and families continue to move further from the central core of Dayton, as reflected below:

Table 8: City of Kettering Population Change 1970 – 2000

Year	Population
1970	71,864
1980	61,186
1990	60,569
2000	57,502

Source: US Census

Age Distribution

Although Kettering's population has declined at a slower rate over the past two decades, the age distribution continues to affect the makeup of the city. Similar to the national trends, the elderly population continues to rise (see Table 2.). The age 65 and older population experienced a 3% increase from 1990-2000, while the 75 years and older population increased by 50%. These figures indicate that the elderly in Kettering are aging in place; those that were 65 in 1990 are now 75.

The continued aging of the elderly population is reflected with the increase of the median age, which increased from 36.7 in 1990 to 38.9 in 2000. The 25-44 years old population has decreased from 19,201 in 1990 to 16,919 in 2000 (8.7% decrease), but still accounts for 29.4% of the total population.

Table 9: Ages of Kettering Residents

Age (years)	Number of Persons		Difference
	Year 1990	Year 2000	
85 years +	899	1,133	+234
75 - 84	3,134	4,021	+887
65-74	6,216	5,344	-872
65+	10,249	10,498	+249
60 - 64	3,514	2,480	-1,034
55 - 59	3,203	2,817	-386
45 - 54	6,267	7,512	+1,245
25 - 44	19,201	16,919	-2,282
21 - 24	3,288		
18 - 20	2,003		
5 - 17	9,106		
5 - 24	14,397	13,913	-484
<5	3,738	3,363	-375
	60,569	57,502	
Percentage of Persons 65+ years = 18.3%			

Households

While the total number of households in Kettering increased from 22,308 in 1970 to 26,098 in 1990, it has decreased slightly in 2000 to 25,657. The total number of families has decreased as well. A "household" is defined by the Census as the person(s) occupying a housing unit. A "family" is defined as two or more related people living in one household. There continues to be a rising number of non-family households, which primarily include young singles, unmarried couples living together, and widowed elderly. The number of married families had a 13% decrease over the last decade.

In addition, female-headed households increased by almost 10% in 2000 compared to 1990. Female-headed families comprised between 5% and 23% of the total number of families in the majority of Kettering's census tracts. Census tract 218 had the highest percentages in the city with approximately 22%. Female-headed families made up less than 7% of census tracts 203, 203.02, 208, and 212. The increasing divorced population has resulted in a decline in the percent of married couples from 59.3% in 1990 to 48.7% in 2000. These figures reflect national trends, delayed marriages, increasing divorce rates, and the aging population.

Race

Minorities made up 5.9 % of Kettering's total population in 2000. Slow, steady growth has been apparent from 1970. While the number of white residents has declined the number of Black or African American, American Indian and Alaskan Native, Asian, Native Hawaiian and other Pacific Islanders has increased. In addition, the Hispanic or Latino (of any race) population is now being calculated as separate from the race category.

Concentration of Racial/Ethnic Minorities

The City of Kettering considers concentrations of minorities when a census tract has over 10 percent minority population. According to the 2000 census information, minorities make up 3.6 % of the population. With the exception of Census Tract 218, Block Group 2, the City of Kettering does not have a concentration of racial/ethnic minorities.

Income

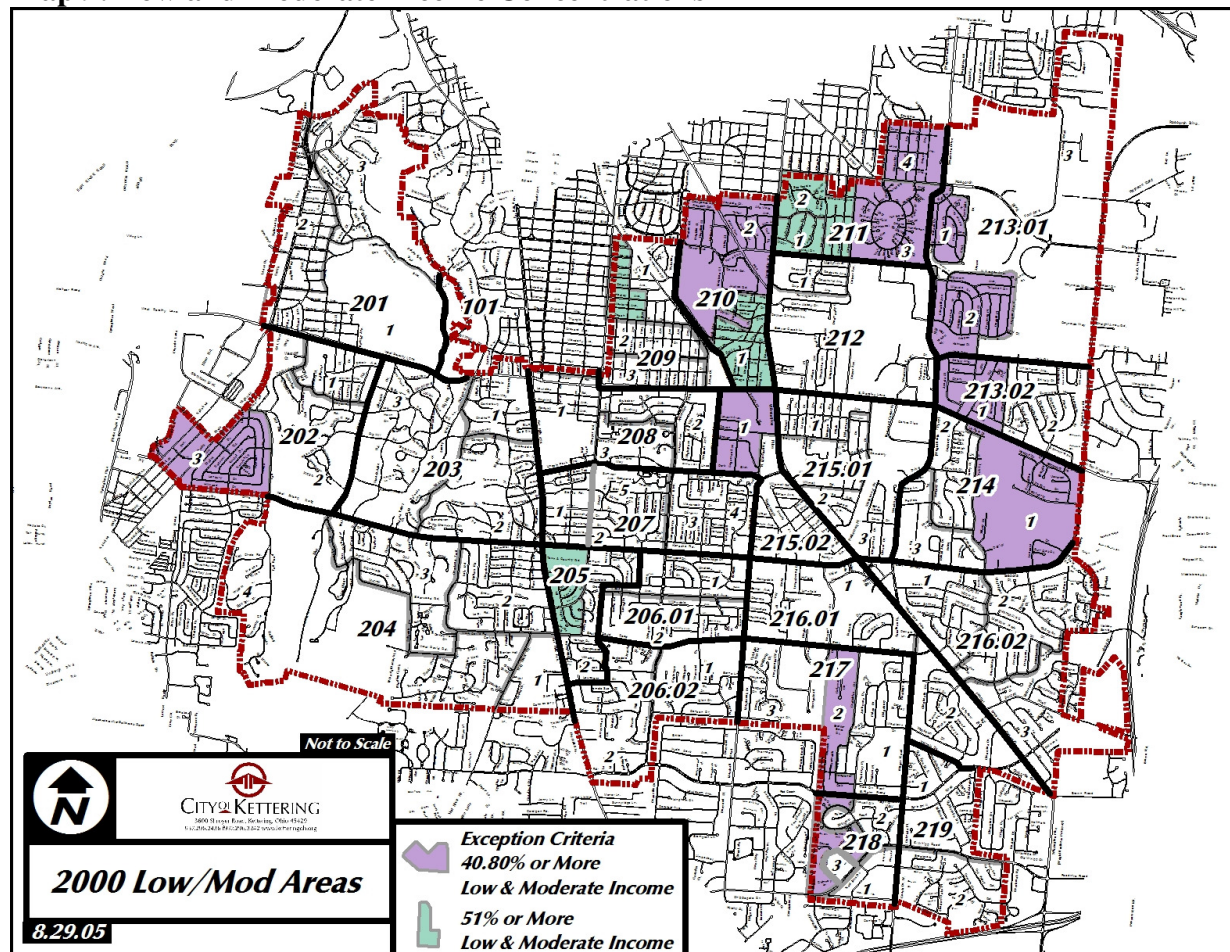
Kettering's median household income (adjusted for inflation) has essentially remained flat over the past forty years. The 1970 census showed a slightly higher household income in comparison to years 1960, 1980, 1990, and 2000. The higher figure in 1970 was a result of a large inflow of new families during the late 60's.

According to the 2000 Census, there are 2,656 individuals living below the poverty level in the City of Kettering, constituting 4.6 % of the total population.

Concentration of Low Income Households

Map 9 shows the concentrations of low and moderate income in the city. With the exception of Census Tract 210, Block Group 1 and Census Tract 211, Block Group 2, the block groups with the largest concentrations have a majority of multi family housing units. The Census Block Groups that met the exception criteria of 40.80% low & moderate income are primarily located in the northeast quadrant of the city; exceptions would be Census Tract 217, Block Group 2, Census Tract 202, Block Group 3 and Census Tract 218, Block Group 2.

Map 9: Low and Moderate Income Concentrations



Educational Attainment

Kettering residents continue to strive for education. The proportion of persons 25 years and older who are high school graduates rose steadily from 64.9 % in 1960 to 91 % in 2000. Kettering residents are not only graduating from high school, but are also reaching far beyond. In 1960, 15.7 % of Kettering's over 25 years old population reported having a bachelor's degree or higher. In comparison, 28.6 % in 1990 and 31 % in 2000 of the same population reported having a bachelor's degree or higher.

Crime

Kettering is a city where citizens feel safe. The following chart reflects the most recent annual offenses report published by the Police Department in 2003.

Table 10. City of Kettering 2003 Offenses

Homicide	0
Forcible Rape	20
Robbery	36
Aggravated Assault	16
Burglary	409
Larceny	1609
Motor Vehicle Theft	166
Arson	7
Arrests	230
Vandalism	721
Weapons	22
Sex-Morals	40
Narcotics	203
All Others	1836
Totals	2822

Source: City of Kettering Police Department

As a part of an on-going commitment to provide the best possible police service, the Kettering Police Department requests input from the community in a variety of ways. A yearly community survey completed in 2001 identified the top three community concerns:

- Theft and Burglary
- Safe Schools
- Drug Problems

To address resident community concern, the Police Department specifically worked with the schools to assist in the development of safe schools by having police stationed at Fairmont High School every day inside the building and increase drug awareness programs.

Services Provided by the City of Kettering

The City of Kettering provides a variety of services, programs and facilities for the residents to insure a quality standard of living. This section examines the many services offered.

Public Safety

All operations handled by the Kettering Police Department originate out of the base location in the Justice Building at the Kettering Government Center, 3600 Shroyer Road. The department includes 83 sworn officers and 26 civilian employees who are in charge of keeping the organization operating 24 hours a day.

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The Police Department's goal is to provide Kettering citizens with the best service possible by responding to a wide variety of police and service related calls. The Police Department offers the following special services:

- Vacation house checks
- Drug analysis
- Security surveys
- Operation I.D.
- Neighborhood Watch
- Presentations
- Citizen Police Academy
- Rape Aggression Defense classes
- Anonymous Tip Line
- Crime Information Line

Fire Department

The Kettering Fire Department, with headquarters at 2861 Bobbie Place, is a career/volunteer department that operates seven fire stations throughout the city. Within these stations are seven pumpers, one quint, one aerial ladder truck, two paramedic units, three EMT-Ambulances, and additional support vehicles. The department has 50 full time firefighters (including paramedics) and 121 volunteer firefighters and/or paramedics. The department also includes 83 EMT's, and of those 42 are paramedics.

Park, Recreation, and Cultural Arts

The City of Kettering has a diversified program aimed at providing for the needs of all groups in Kettering. Within the City there are 21 park sites, totaling 408 acres, 32 public tennis courts, 41 baseball/softball diamonds, 20 football/soccer fields, 6 self-guided fitness trails, and a BMX track. The City also has:

- The Kettering Recreation Complex includes an indoor swimming pool, water park, gymnasium, indoor track, fitness room, and several leisure program spaces.
- The Kettering Arena, part of the Recreation Complex, provides fall and winter ice-skating and summer inline skating.
- The Charles I. Lathrem Senior Center, part of the Recreation Complex, provides numerous recreational, social and entertainment programs for the elderly. This center is also a vital meal site for many elderly individuals. Lunch is served daily, and elderly pay what they can afford.
- Polen Farm is a 19th century farmhouse and barn that is rented out for weddings, conferences, and social and business events.
- Rosewood Arts Center is a community art center housing visual arts, and performing arts programs.
- The Frazee Pavilion, a 4600-seat amphitheatre sponsors various national and local performances.
- One of the City's newest Parks and Recreation projects will be the construction of a Skate Plaza, planned for completion in November of 2004.

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- *The new Fairmont Fitness Center, which is being constructed as part of Kettering City Schools' renovations, will be completed at the end of 2005.*

Kettering City Schools

Kettering is well known for its quality school system. Residents of the district are proud of their schools and have continually supported the district, both financially and in a volunteer capacity. The Kettering School District, the second largest in Montgomery County, currently serves approximately 8,000 in its nine elementary schools, two middle schools, and one high school.

Currently, with the exception of one school building, all of the elementary, middle and high schools are being renovated to provide the students and teachers the most up to date facilities to encourage learning. Greenmont School, an elementary school, is being replaced.

Senior Services

The City of Kettering offers a variety of programs and services for the senior citizens. As mentioned previously, the Charles Lathrem Center offers a variety of activities and services for the seniors. The center is part of the Kettering Recreation Complex, which provides a variety of recreational opportunities.

In addition to the Lathrem Center, the city recently opened the Kettering Connection at Town & Country Shopping Center. This site provides programs and informational services to seniors and their families.

The Senior Services Coordinator, a licensed social worker, assists senior residents in finding the help they need. There are a variety of services available for seniors, but finding the right one is often difficult. The coordinator helps residents to find the assistance that is needed. The Senior Services Coordinator is 100 % CDBG funded.

Public Service

The Public Service Department maintains and improves the City's street system. In Kettering, there are 43.97 miles of thoroughfares, 199.55 miles of residential streets, and a limited alley system in portions of Kettering. This department analyzes the street conditions, improves the streets, maintains the streets, and addresses the storm water runoff issues throughout the City. Additionally, the traffic engineering division controls the traffic flow on all streets throughout Kettering. In 1998, City Council developed a 10-year plan to rebuild or resurface all streets in Kettering, and a 20-year plan to refurbish all sidewalks.

Planning and Development

The Planning and Development Department addresses all development issues for the city. The department provides the analysis of housing, economic, and physical development patterns throughout the City. Furthermore, it administers and enforces the City's Zoning Code. Inspections of building construction are also regulated through this department, as well as the enforcement of the Property Maintenance Code. This department also houses the City's Community Development Block Grant Program.

Additional Departments

The City of Kettering is headed by the City Manager and supported by a Finance Department, Law Department, and Clerk of Council Department. All are part of the team that provides services to the Kettering residents.

Economic Opportunities

The economic validity of the City of Kettering was examined by reviewing 2000 Census data, major employers, employment numbers and availability of open space for development.

Labor Force Size

The civilian labor force of a community is defined as the number of residents, 16 years old and over, who are employed or unemployed but seeking employment. The total labor force includes all persons in the civilian labor force plus members of the Armed Forces on active duty. As Kettering's total population has decreased from the 1990 to the 2000 Census, so has the size of the City's total labor force. According to the 1990 Census, 32,423 people were considered to be in the total labor force. According to the 2000 Census, 30,544 people were considered to be in the total labor force. This change translates to a loss of 1,879 workers.

Labor Force: Male/Female Participation

Kettering's labor force is shrinking as the population is declining, but the percentage of women in the labor force is increasing. According to the Census Bureau, in 1990, 56.7 % of all women and 76.9 % of all men were considered to be in the labor force. In 2000, the percentages have changed slightly, 74.0 % of men were considered to be in the labor force, while 59.9 % of women were considered to be in the labor force in 2000. The participation rate of women with children under 6 has increased from 17.1 % in 1970 to 60.7 % in 1990 to 70.4 % in 2000. The increased level of participation by women, and women with young children emphasizes the changing financial needs of today's families, or the expectation that more women will work while raising a family.

Employment

The Census data show that the unemployment rate has remained consistently low from 1990 to 2000. In 1990, the unemployment rate was 2.0 %. In 2000, the unemployment rate was 2.2 %. Despite this small increase in unemployment, Kettering's rate was well below the 2000 national unemployment rate of 3.7 % and the 2000 Ohio state unemployment rate of 3.2 %.

Using more current measures of the unemployment rate from the U.S. Department of Labor, the United States is experiencing higher unemployment rates compared to those during the 2000 Census. In 2003, the average national unemployment rate was 6.0 %. By June 2004, the national unemployment rate dropped to 5.6 %. Ohio's unemployment rate was 5.8 % in June 2004, which is above the national average. Kettering's June 2004 unemployment rate was 3.2 %. While Kettering's unemployment rate is below the state and national rates, it has increased, an issue the city is monitoring.

Employers

The listing of the City's top employers exemplifies Kettering's combination of traditional manufacturing, health care, and retail employment. Kettering Medical Center became the largest employer in Kettering in 2004. It provides health care and research, employing 2,900. Delphi is the city's second largest employer, with 2,225 employees. The City experienced additional growth due to Victoria's Secret (1,500 employees) and GE Consumer Finance (1,200 employees) and Reynolds and Reynolds move into Kettering's Miami Valley Research Park bringing over 1,500 high tech jobs to the city.

The following table lists Kettering's ten largest employers and number of employees:

Table 11: City of Kettering Major Employers

Employer	February 2004 Number of Employees
1. Kettering Medical Center	2,900
2. Delphi Automotive Systems	2,225
3. Victoria's Secret	1,500
4. Reynolds and Reynolds	1,500
5. GE Consumer Finance	1,200
6. Kettering City Schools	900
7. Meijer, Inc.	550
8. Scitex Digital Printing	500
9. Defense Finance and Accounting Services	325
10. Northrop Grumman	250

Source: City of Kettering Economic Development Department figures

Occupations

The citizens of Kettering hold a variety of occupations. Data from the 2000 Census show that 39.5 % of those in the labor force are engaged in Management, Professional, and related occupations. 28.8 % of people in the labor force are engaged in Sales and Office occupations. 13.0 % of people in the labor force are engaged in Production, Transportation, and Material Moving occupations. 12.0 % of people in the labor force are engaged in Service occupations. 6.5 % of people in the labor force are engaged in Construction, Extraction, and Maintenance occupations. Finally, 0.2 % of people in the labor force are engaged in Farming, Fishing, and Forestry occupations.

Looking at workers by industry type in the Census data, more than 16.8 % of workers were employed in manufacturing in 2000, an 18.4 % decrease since 1970. Wholesale and retail trade employment rose slightly in 1970, remained stable from 1980 to 1990 and fell in 2000. Employment in the professional and related services sector has grown dramatically from 28.7 % in 1970 to 46.9 % in 2000. This growth in professional services follows a consistent upward trend in education levels. The proportion of Kettering residents with a high school diploma rose from 64.9 % in 1970 to 91.0 % in 2000. As previously discussed, Kettering residents are not only graduating from high school,

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but also college. In 1960, 15.7 % of Kettering's over 25 years old population reported having a bachelor's degree or higher. In comparison, 28.6 % in 1990 and 31 % in 2000 of the same population reported having a bachelor's degree or higher.

Table 12: City of Kettering Workers By Industry Type

Type	1970	Percent of Total	1980	Percent of Total	1990	Percent of Total	2000	Percent of Total
Manufacturing	10,371	35.2%	7,286	24.5%	6,562	21.1%	4,928	16.8%
Wholesale and Retail Trade	5,614	19.1%	6,526	22.0%	7,052	22.7%	4,658	15.9%
Professional and Related Services	8,458	28.7%	7,097	23.9%	12,888	41.4%	13,746	46.9%
Other	4,910	16.7%	8,794	29.6%	4,628	14.9%	6,005	20.4%
Total	29,353	99.7%	29,703	100.0%	31,130	100.0%	29,337	100%

Source: Census of Population and Housing

Type of Workers

According to the Census Bureau, more than 80 % of Kettering residents were employed in the private wage and salary class in 2000, representing a consistent increase since 1970. The percentage of government workers decreased .8 % from 1970 to 1980 and dropped 1.3 % between 1990 and 2000. The numbers of self-employed persons increased by 350 persons since 1980. Unpaid family members continue to represent a very small portion of the working population.

Retail Sales

Kettering has long enjoyed the popularity of its commercial and retail areas with community residents. The tables below are based on data from the Sales and Marketing Management publication. Retail sales for the City have risen 158 % from 1975 to 1991. Between 1997-2002, total sales rose more than 39 %, lead by food sales. With the construction of a new Kroger and updating of existing Krogers and Meijers, sales were strong. General Merchandise and automotive sales were the two groups to have the largest decline over the last five-year period. The decline in both general merchandise and automotive sales is a direct result of retail stores closing and two large car dealerships closing.

Table 13: Retail Sales By Store Group

	1985 (\$000)	1991 (\$000)	1997 (\$000)	2002 (\$000)	% Change 1985-91	% Change 1991-97	% Change 1997-02
Total*	390,471	576,036	575,381	803,868	47.5%	-0.1%	39.7%
Food	111,254	105,060	96,049	177,258	-5.6 %	-8.6%	84.5%
Eating and Drinking	43,875	64,084	73,249	67,810	46.1%	14.3%	-7.4%
General Merchandise	47,271	71,536	94,062	49,459	51.3%	31.5%	-47.4%
Furniture, Furnishings, & Appliances	17,931	20,885	41,195	32,298	16.5%	97.2%	-21.6%
Automotive	36,765	105,494	105,968	79,244	186.9%	0.4%	-25.2%
Drug	16,987	22,655	N/A**	N/A**	33.4%	N/A**	N/A**

* Total includes categories not listed.

** Data no longer reported.

Businesses

According to the most current data available, the total number of businesses in Kettering has decreased since 1984. This decrease could be attributed to the way businesses are now being counted. The makeup of these businesses, however, has shifted somewhat away from manufacturing towards service firms. This transition is consistent with national trends. The proportion of retail businesses has declined, reflecting the increasing diversity (non-retail) of occupants in Kettering retail centers and the increased vacancies in a few of the centers. Overall, Kettering has a wide variety of business types providing for a healthy and diversified economic base. The table on the following page indicates the number and types of businesses located in Kettering:

Table 14a: Number and Type of Business

	1979	Percent of Total	1980	Percent of Total	1984	Percent of Total
Mfg. - Durable	76	5.2%	82	5.0%	57	3.1%
Mfg. - Non-durable	N/A	N/A	29	1.8%	25	1.4%
Wholesale Trade	117	8.0%	160	9.8%	196	10.8%
Retail Trade	371	25.3%	409	25.1%	358	19.6%
Finance/Insurance/ Real Estate	261	17.8%	255	15.6%	273	15.0%
Service and Prof.	507	34.5%	566	34.7%	679	37.2%
Other	136	9.3%	130	8.0%	235	12.9%
Total	1,468	100.0%	1,631	100.0%	1,823	100.0%

Source: 1976 and 1980 figures derived from R.L. Polk and Co. data. The 1984 figure is the Planning and Development Department estimate.

Table 14b: Number and Type of Business (reporting methods changed in 1997)

Industry Description	<u>1997</u>	<u>Percent of Total</u>
Manufacturing	51	5.0%
Wholesale Trade	73	7.1%
Retail Trade	228	22.3%
Real Estate & rental & leasing	66	6.5%
Professional, scientific, & technical services	142	13.9%
Administrative support & waste management & remediation services	59	5.8%
Educational services	6	.6%
Health care & social assistance	177	17.3%
Arts, entertainment, & creation	16	1.6%
Accommodation & foodservice	115	11.3%
Other services (except public administration)	88	8.6%
Total	1021	100%

* The table above is based on data from the Sales and Management publication.

** City of Kettering estimates the Total to be about 1500.

Industrial Sites

Industry has always played a significant role in Kettering's history and the city is committed to supporting industrial development. Kettering has seen its smaller manufacturing facilities move away from traditional production and toward prototype development.

Kettering's largest single parcel of land available for development is in the Miami Valley Research Park, with 300 acres available. This technology park has experienced great success since its opening and has attracted several prominent companies.

Kettering offers other parcels of land, which are currently developed as industrial park areas. Of the 93.7 acres in these areas (Gateway Circle, Culver Avenue, and Plainfield Road), 11 acres are available for development. Kettering Corporate Center, has 16.6 acres available with complete infrastructure, is also available for development as a light industrial park.

Table 15: Industrial Sites, 2004

Site	Available Acreage	Total Acreage
Miami Valley Research Park	300.0	641.0
Kettering Corporate Center	16.6	114.0
Delphi	30.0	30.0
Woodman Center Drive	7.9	57.0
Gateway Circle	5.0	37.7
Valleywood Drive	5.0	23.0
Plainfield Road	4.5	30.0
Culver Avenue	3.0	26.0
TOTAL including Miami Valley Research Park	372.0	958.7
TOTAL not including Miami Valley Research Park	72.0	317.7

Source: City of Kettering Planning and Development Department figures.

Office Sites

Kettering's location between I-75 and I-675 has made it an attractive area for office development. Thirteen office buildings have been developed since 1992, which have added more than 1.9 million square feet of additional office space. There are several concentrations of office buildings in Kettering, but many offices can be found throughout the city. With the continued growth of the Miami Valley Research Park, additional office space should come online.

Shopping Centers

Kettering is home to a large number of shopping centers as well as significant commercial development along its major streets.

The most recent large commercial development in the City was the Super Wal-Mart completed in 2003. This shopping center originally straddled the Kettering/Moraine corporate boundary. In July 2003, the cities of Kettering and Moraine adjusted the corporate line, so that the entire Wal-Mart building is now located within Moraine.

Several of Kettering's shopping centers completed major renovations in the late 1990s, including Kettering Town Center, Fairmont Plaza and Town and Country. All of these centers are performing well.

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The vacant Van Buren shopping center will be the focus of the city's redevelopment efforts in the next several years. The city has entered into an agreement to purchase the shopping center with the intention of demolishing the center and redeveloping the site into a mixed use development.

Numerous smaller shopping areas continue to provide an alternative to larger centers. Fountain Square and Point Plaza are two such centers providing a variety of retail and personal services to Kettering residents.

Studies along Wilmington Pike and Woodman Drive (two of the City's main thoroughfares) were completed in 2004. These studies have identified problems and developed plans for commercial redevelopment.

Vacant Structures

Kettering's recent Comprehensive Plan has set redevelopment goals for the City's numerous vacant structures. There are several industrial sites and buildings that are either partially or totally vacant. Kettering Corporate Center off of David Road has a significant amount of land available as well as space in existing buildings. The WENCO building in the Kettering Corporate Center is over 50 % vacant, with 30,000 square feet available. The former K2 plant, also in the Kettering Corporate Center is unoccupied, with 80,000 square feet available. One large office building, the former MCSi building in the Kettering Corporate Center, is vacant with 75,000 square feet available. Finally, the Advertising Display building is 50 % vacant.

Several commercial developments are also struggling with vacancies. The Van Buren shopping center has 200,000 square feet available. The Wilmington Heights shopping center has 50,000 square feet available. Finally, Wilmington Plaza has several vacancies.

Business Incentive Programs

Kettering has many programs designed to assist current business owners in the City, as well as programs designed to attract new businesses. The following is a list of Kettering programs available to business owners:

- ❑ ***Community Development Block Grant Funded Business Loan Program:*** This program is designed to provide gap-financing to businesses that are planning to locate in the city, expand their business, and/or rehabilitate their present facility. Participation in the program requires that for every \$35,000 loaned, one job must be created or retained, and individuals must hold 51 % of the jobs developed with household incomes below 80 % of the median for the area. To date, the program has provided 35 business loans since 1984.
- ❑ ***Economic Development/Government Equity:*** This countywide program is comprised of two components – one is a direct grant-making fund for economic development (ED), and the other is a tax revenue sharing program (GE). The ED fund distributes \$5 million per year in grants to finance economic development projects. Projects must retain or create jobs, expand the local tax base, provide infill growth in areas where infrastructure is already in place, collaborate with two or more communities, and maintain a committed business as the end user.

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- ❑ ***Ohio Enterprise Zones:*** This program provides local and state tax incentives for businesses that expand or locate in Kettering. Local guidelines regulate the type of business and investment eligible for incentives. Up to 75 % exemption of the value of real property improvements and/or/ new tangible person property for up to 10 years. The exemption level can be exceeded under special circumstances with school board approval.
- ❑ ***Tax Increment Financing:*** The City of Kettering provides Tax Increment Financing (TIF) for certain economic development projects. The City will continue to look at this incentive to fund public improvements for economic development related projects.
- ❑ ***Montgomery County Link Deposit Program:*** This program provides a financial incentive for county businesses to expand their operation in the county.

Housing Market Analysis

The Housing Market Analysis describes various residential factors including type, location, ownership percentage, and the condition of housing in Dayton and Kettering over the past decade. Included in the analysis is a comparison to other cities in Ohio, Montgomery County, and the state where applicable.

Dayton's Housing Profile

Dayton's housing profile can be summarized as one with older housing stock, typically single-family, and comprised of a balanced homeowner and renter percentage for African-American and White residents. Deeper analysis of various housing factors provides a broader perspective into the city's housing market.

Number and Age of Housing Units

The 2000 Census reported that 77,321 housing units existed in Dayton, a decrease of 3,049 units from 1990. Dayton, like many other midwestern cities, has a large number of aging housing units. In fact, of the total number of units in Dayton, approximately 55,000 units were built before 1960. As these units age, maintenance on the homes becomes significant. Older units may lack modern amenities, which require a larger investment to make them comparable to newer homes. Table 16 shows the composition of Dayton's housing stock by age.

Table 16: Age of Housing Stock

Housing Built	Number	Percent
Pre 1939	26,351	34.07%
1940 to 1949	13,454	17.40%
1950 to 1959	15,427	19.95%
1960 to 1969	11,600	15.00%
1970 to 1979	6,350	8.21%
1980 to 1989	2,528	3.27%
1990 to 2000	1,627	2.10%
Total:	77,337*	100.00%

Source: U.S. Census 2000

*Estimates from sample data (SF3 tables), the total number of housing units in 2000 was 77,321 (SF1 table)

In comparison, just 1,627 units were constructed between 1990 and 2000. However, a wave of new residential construction is changing the landscape of the city. Between 2000 and 2004 there were 1,873 housing permits issued in for single-family and multifamily units. To continue this momentum, the City has created several programs to grow the number of mixed-income neighborhoods across the city. Table 17, below, shows the number of permits for new residential construction from 2000 to 2004.

Table 17: City of Dayton Residential Housing Permits for New Construction

Year	Single-Family (1-2 Units)	Multifamily (3 or more units)	Total Units
2000	126	270	396
2001	192	208	400
2002	227	39	266
2003	251	321	572
2004	167	72	239
Total	963	910	1,873

Source: City of Dayton Department of Building Services

Types of Housing Units

The 2000 Census reported that more than 65 percent of the city's housing units were single-family homes. In the Dayton 2003 – 2005 Consolidated Plan, providing development sites for new housing was one of the priorities. As a result, the City is continuing in its efforts to diversify housing types throughout the city. While it is critical to support homeownership initiatives, it is equally important to offer a variety of rental housing options that can support the City's younger population, those needing assisted living arrangements, and members of the elderly population who no longer desire to be homeowners. Table 18, provides a further analysis of types of structures in Dayton. Note: most 1-unit, attached structures in Dayton are 2-unit properties referred to in Dayton as "doubles."

Table 18: City of Dayton Units in Structure, 1990 and 2000

Units in Structure	1990	Percent	2000	Percent
1, detached	45,205	56.25%	45,991	59.47%
1, attached	5,601	6.97%	4,332	5.60%
2	4,365	5.43%	4,390	5.68%
3 or 4	7,211	8.97%	6,528	8.44%
5 to 9	5,527	6.88%	5,233	6.77%
10 to 19	4,678	5.82%	3,692	4.77%
20 to 49	3,021	3.76%	2,494	3.22%
50 or more	3,161	3.93%	3,849	4.98%
Mobile home	760	0.95%	820	1.06%
Boat, RV, van, etc.	841	1.05%	8	0.01%
Total:	80,370	100.00%	77,337*	100.00%

Source: U.S. Census 1990 and 2000

*Estimates from sample data (SF3 tables), the total number of housing units in 2000 was 77,321 (SF1 table)

Housing Conditions

Dayton's housing stock is generally in good condition, despite the age. The Housing Condition Survey provided by the Department of Building Services revealed that nearly 80 percent of housing stock in the city was in sound condition in 2004. Only six percent of the housing stock needed major repairs or rehabilitation in 2004, the same as in 2000. One hundred homes were declared as public nuisance in 2001, and these homes are waiting to be removed through the City's nuisance abatement and code enforcement program. Map 10, below, identifies areas by the percentage of the housing stock, which was deemed structurally sound, condition 1 or 2, in 2004.

Homes having major repair or rehabilitation requirements typically contain structural deficiencies, roof damage, and may have asbestos and lead-based paint issues. The City has been successful in developing programs to address these housing conditions, particularly for elderly and low-income residents. On the following page, table 19 provides a more in-depth analysis on the conditions of residential structures in Dayton.

Map 10: Percent Housing Conditions Rated 1 or 2 (Structurally Sound), 2004

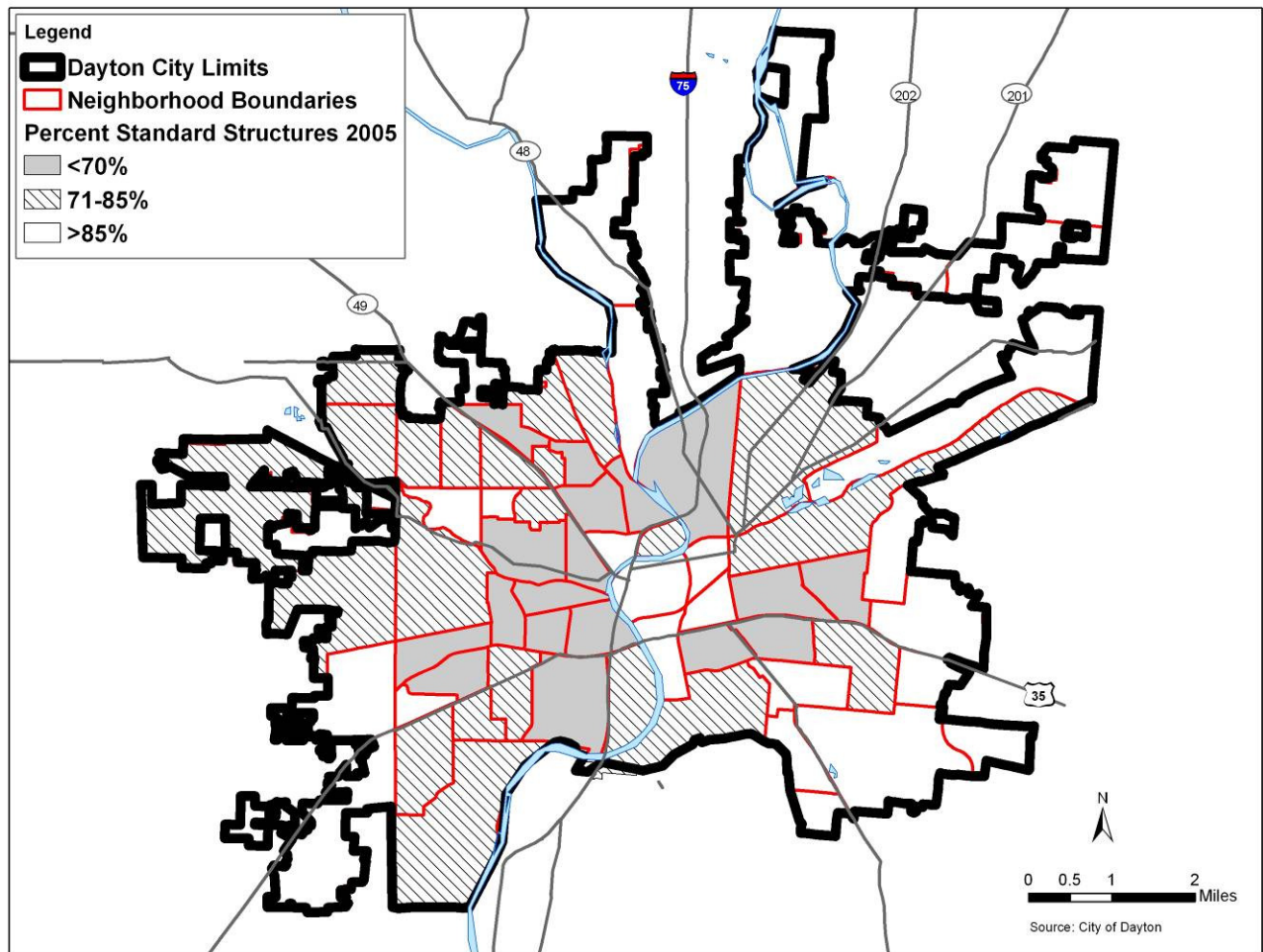


Table 19: City of Dayton Housing Conditions

Condition	Rating	1995	1998	2000	2001	2002	2004
Sound	1	74.00%	78.20%	80.70%	81.20%	81.51%	79.65%
Minor Repair	2	21.00%	15.90%	12.70%	12.90%	12.97%	14.40%
Rehabilitation	3	4.00%	5.30%	6.10%	5.50%	4.98%	5.32%
Major Repair	4	1.00%	0.50%	0.30%	0.30%	0.36%	0.42%
Dilapidated	5	>1%	0.20%	0.10%	0.10%	0.18%	0.21%
1- No apparent exterior code violations. 2- Minor Maintenance/repairs needed (average repair cost is \$500) 3- Major, more extensive repairs needed (average repair cost is \$5,000) 4- Rehabilitation needed, but reinvestment reasonable (average repair cost is \$10,000) 5- Structure is in such poor condition that rehabilitation is financially impractical							

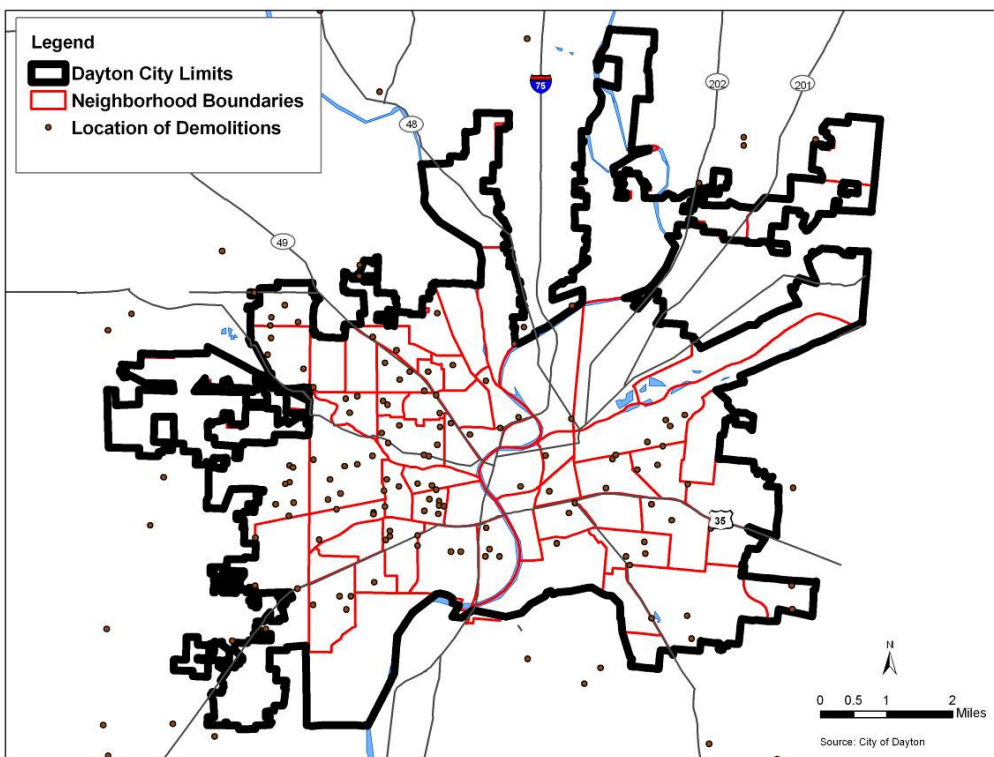
Source: City of Dayton

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Aggressive code enforcement and nuisance abatement programs during the past two years have resulted in an increase in the number of structures declared as public nuisances, and an increase in the number of structures boarded for the first time. In 2004, 132 residential structures were declared public nuisances, a significant increase from 65 homes being declared public nuisances in 2001. Map 11 illustrates the locations of nuisance demolitions that have occurred between January and August 2005.

These increases are also true for vacant homes the City is required to board and secure. In 2004, 954 residential structures were boarded for the first time, which is a 140 percent increase from the 395 structures boarded in 2001. Many boardings are due to residential foreclosures, which is a growing problem for Dayton.

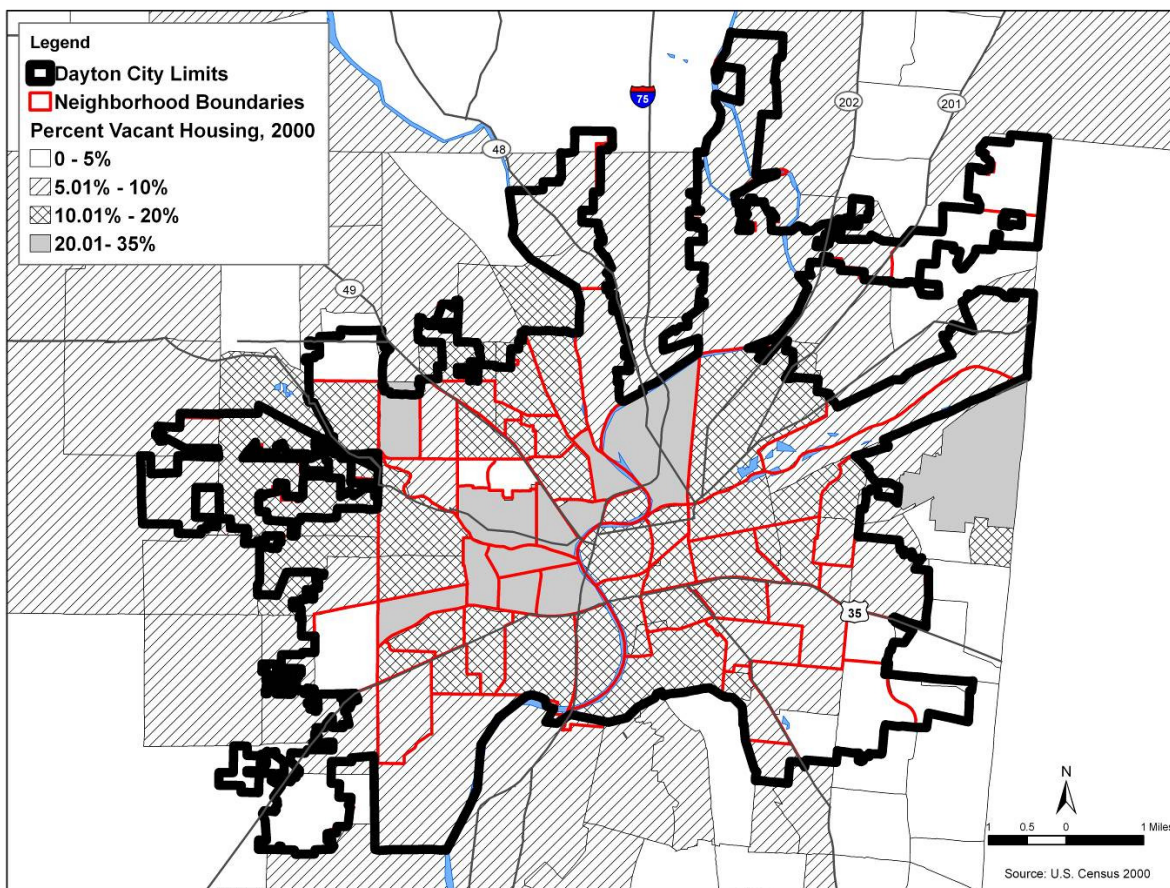
Map 11: Nuisance Demolitions, 01/02/2005 to 08/31/2005



Vacancy Rates

A high priority goal for Dayton is to significantly reduce the number of vacant structures. Foreclosures and property abandonment have continued to increase, due in part to predatory lending practices and the economy. The 2000 Census reported that Dayton had 9,912 vacant units (13% of total units), an increase of more than 2,200 units since 1990. The largest vacancy rates are in rental units. Apartment buildings with 2-19 units had a 20% vacancy rate; those with 20-49 units had a rate of 29%. The City and the Public Housing Authority have recently enacted aggressive demolition programs to rid Dayton of structures that are beyond rehabilitation or have served their life expectancy. Many of these units have been vacant and are awaiting demolition. As seen in Map 12, on the next page, several neighborhoods, including Southern Dayton View, Wolf Creek, Arlington, McCook and Riverdale, have vacancy percentages exceeding 20 percent. These and other areas in Dayton have been the targets of the City's demolition program.

Map 12 : Percent Vacant Housing Units , 2000



Foreclosures

Residential foreclosures are a growing problem within the City, as many remain vacant and are at risk of becoming public nuisances. The foreclosure rate in Montgomery County, including Dayton was the highest in the nation in 2004. The Montgomery County Clerk of Courts Office processes an average of 294 foreclosure filings per month. It has reported that in many areas of Dayton the foreclosure filing rate is over 16 percent. The resulting actual foreclosures are having a negative impact on housing values within the city.

A 2005 report on the affect of home foreclosures titled There Goes the Neighborhood: The Effect of Single-Family Mortgage Foreclosures on Property Values by Dan Immergluck of the City and Regional Planning Program at the Georgia Institute of Technology and Geoff Smith of the Woodstock Institute, shows that foreclosures have a significant negative effect on neighborhood property values. The report examines data on the location of foreclosures and neighborhood property characteristics for more than 9,600 single-family properties sold in the city of Chicago to

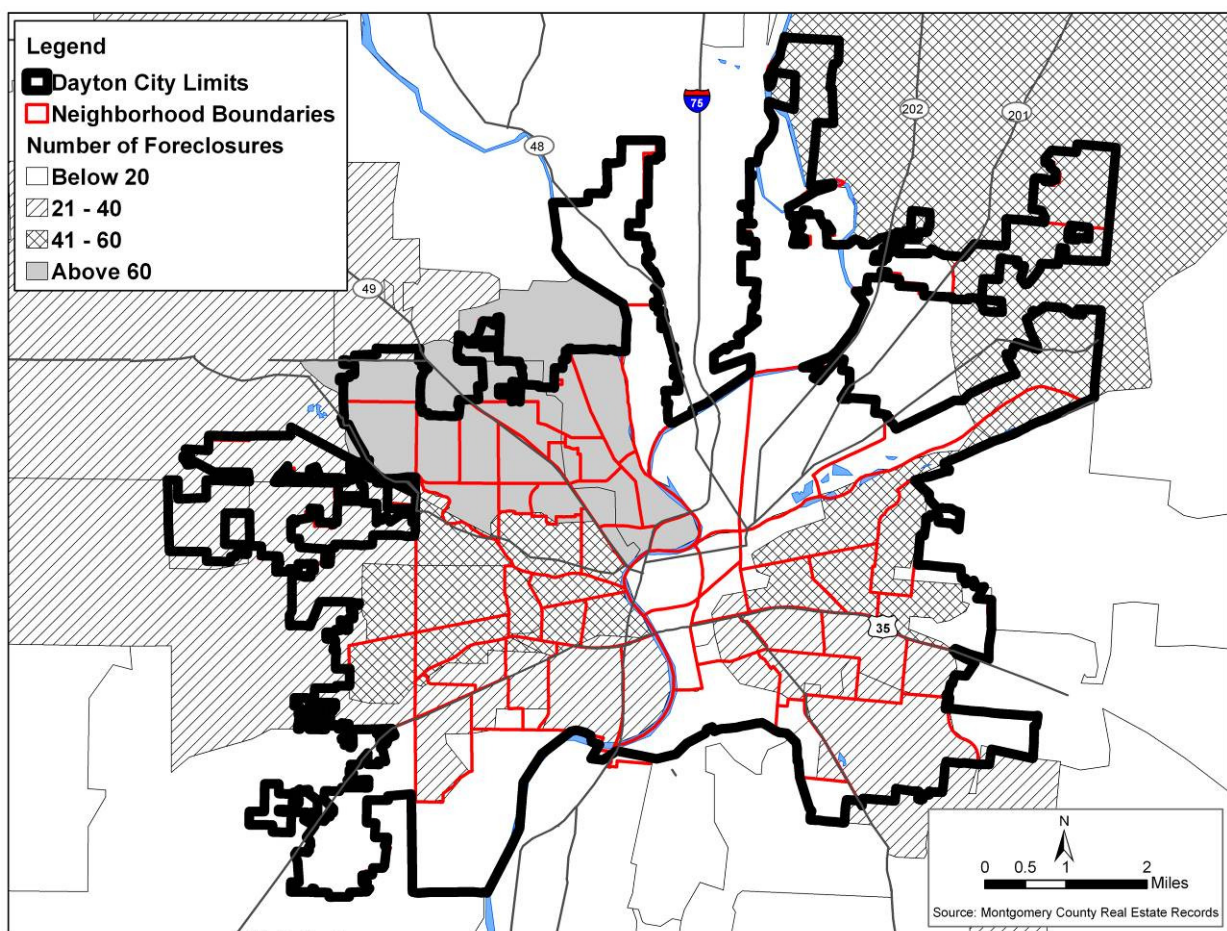
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measure the impact that nearby foreclosures have on property values. Even after controlling for more than 40 characteristics of properties and their respective neighborhoods, the study finds that foreclosures of conventional, single-family loans have a significant negative impact on nearby property values. The results of the study appear to hold true for Dayton as well.

Map 13 shows the number of foreclosure filings by zip code in Dayton between January 2003 and August 2005. The zip codes with the highest number of foreclosure filings, 61 to 85, are located in the FROC and Northwest Priority Board areas. Neither high or low foreclosure areas follow any specific characteristic in terms of age or condition of the housing stock, indicating that all neighborhoods could be negatively impacted by increased mortgage foreclosure activity.

Foreclosures do follow other patterns. Charles A. Capone, Jr., Ph.D, in a report for LISC's Center for Homeownership titled Research Into Mortgage Default and Affordable Housing: A Primer, writes that smaller downpayments and lack of credit history significantly increase risk of early delinquencies, and that loss of job is the primary reason for mortgage default. He also finds that sweat equity – a homeowner creating equity in their home by performing work on their property – significantly lowers the risk of default and foreclosure.

Map 13: Locations of Foreclosures Filed between January 2003 and August 2005



Housing Value

Maintaining or increasing property values is a key indicator of the health of a neighborhood. Between 1990 and 2000 the median value of owner occupied housing in Dayton increased by 58% from \$43,200 to \$67,300. Median housing values increased throughout the city during the 1990s. However, house values in much of Innerwest and Southwest continued to lag behind the rest of the city, despite high levels of homeownership among African American households. Map 14 on the following page shows Dayton's median housing value by neighborhood.

A review of the Multiple Listing Service (MLS) data which tracks home sales in the Dayton area shows that the median sale price of Dayton homes with 2 bedrooms or less declined by 27% between 2001 and 2004. The median sale price of 3 bedroom homes declined by 1% between 2001 and 2003, but dropped by 9% in 2004. At the same time, the median sales price of condominiums in the city increased by 38%. Map 15 on page 62, shows increased prices for homes sold in FROC, Downtown, Southeast and Northridge Estates in Northeast. These divergent trends underscore the need to continue to diversify the housing stock within Dayton.

Table 20: Housing Sales by Multiple Listing Service Areas for Dayton*

Home Size/Type	2001	2002	2003	2004
2 Bedrooms or Less**	424	540	527	589
Median Price**	\$54,950	\$45,375	\$42,000	\$40,000
3 Bedrooms**	881	937	936	1156
Median Price	\$68,600	\$67,900	\$67,517	\$61,250
4 Bedrooms**	236	277	269	346
Median Price	\$79,000	\$76,000	\$81,900	\$75,900
Total Single-Family	1,541	1,754	1,732	2,091
Median Price	\$67,517	\$63,092	\$63,806	\$59,050
Apt/Condo	24	29	23	23
Median Price	\$72,400	\$77,800	\$92,000	\$100,000
Total Residential Sales	1,565	1,783	1,755	2,114
Median Price	\$66,000	\$64,000	\$64,000	\$59,700

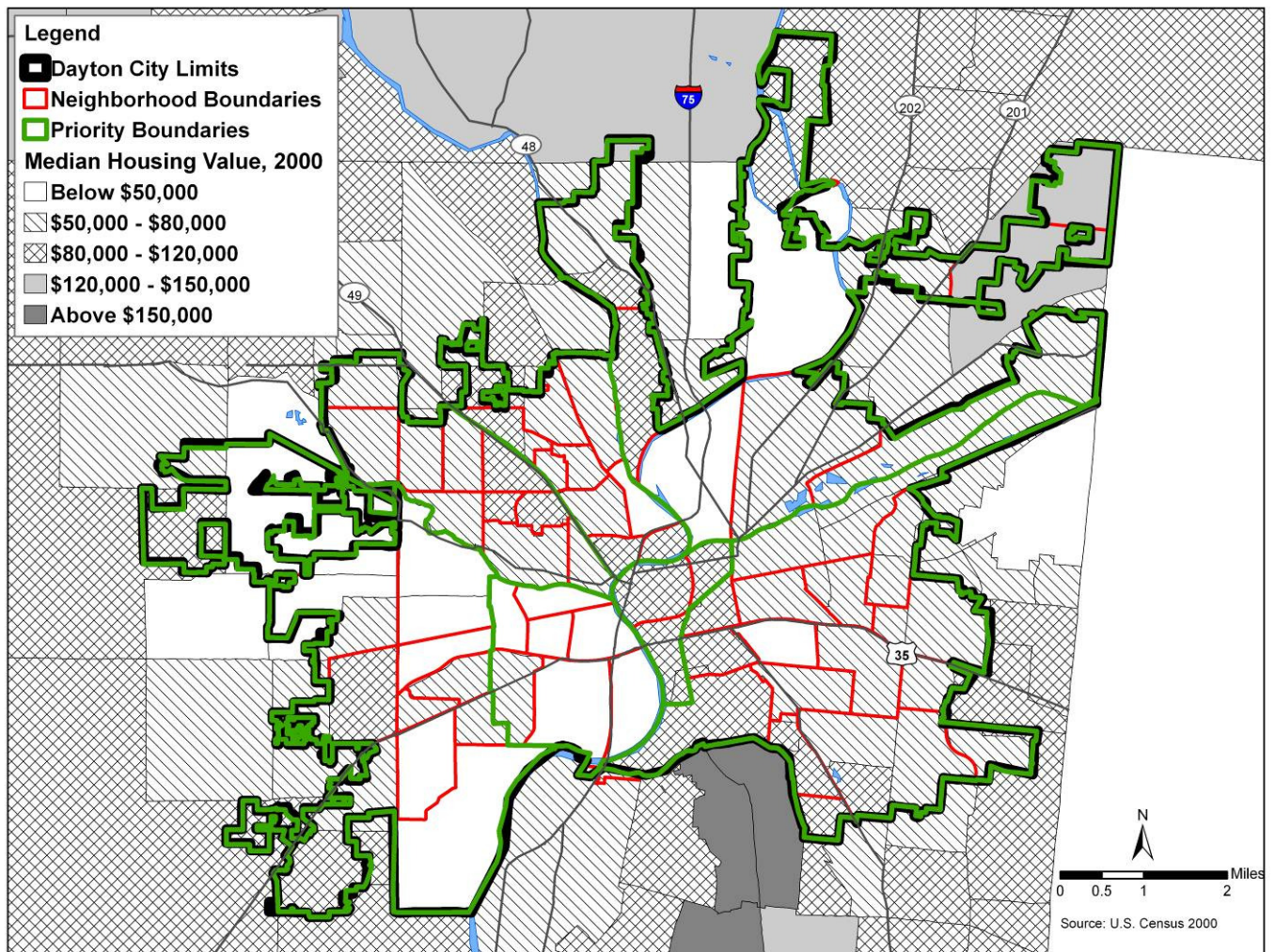
*Existing home sales within the City of Dayton, only

**Number of units sold

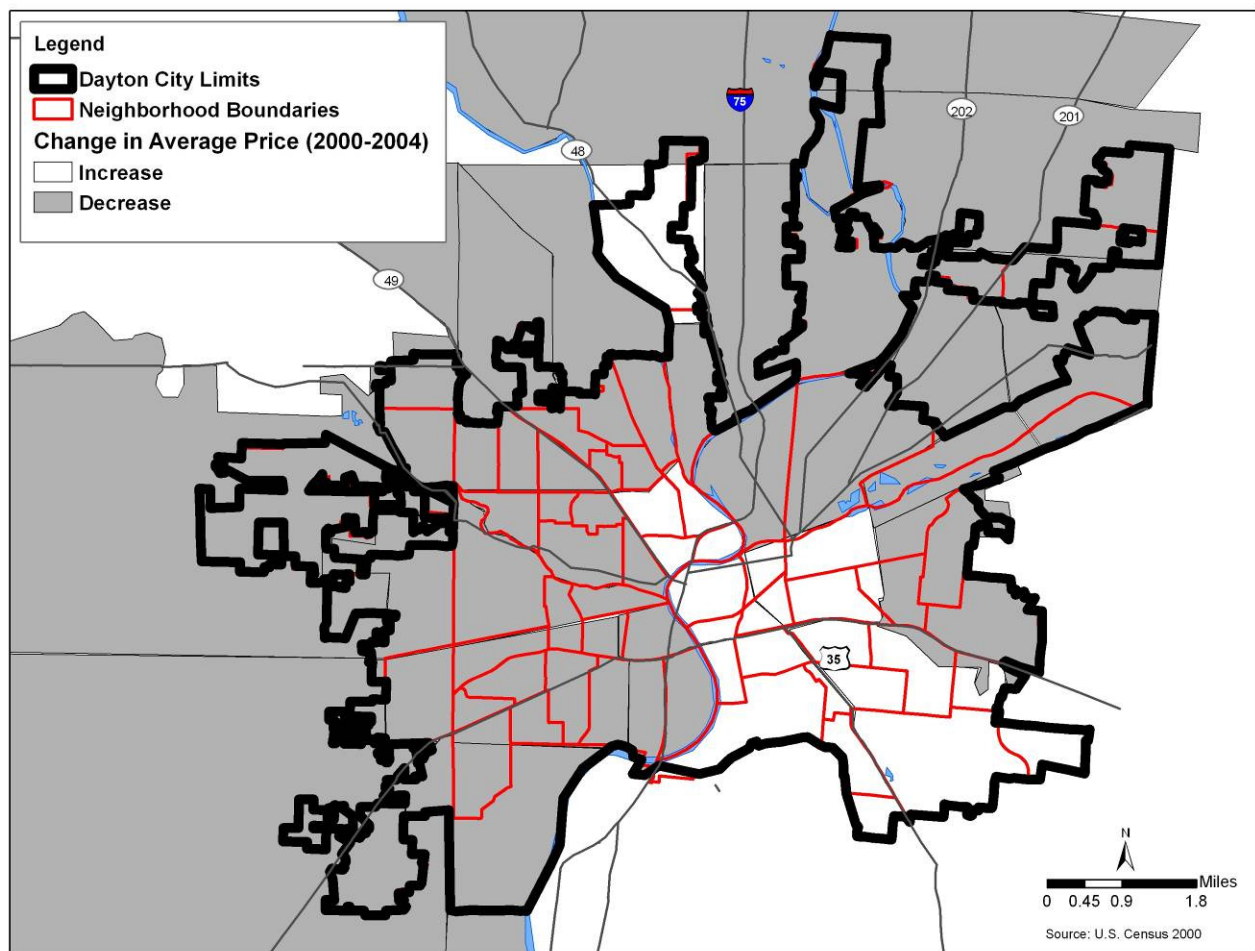
Source: Dayton Board of Realtors

At first glance, one would think that declining housing values are bad for the city. But in respect to the existing conditions—declining population, loss of tax base, and aging infrastructure—Dayton is doing considerably better than expected. Other cities have experienced greater declines in housing value than Dayton. Housing values become more affordable for low to moderate-income residents, thereby creating homeownership opportunities for those who have had limited opportunities to purchase homes in the past.

Map 14: Median Housing Value, 2000



Map 15: Change in Average Sales Price of Single-Family Housing by MLS Area (2000-2004)



Homeownership

Dayton at 53% has a higher rate of homeownership than Cincinnati, Cleveland, and Columbus. Table 21, on the following page, shows that Dayton is leading these other large Ohio cities in homeownership by at least three percent. African American homeownership rates increased by 12 percentage points from 33% in 1990 to 45% in 2000 in Dayton. However, while increasing, the current rate of 45% still lags behind the 59% homeownership rate of the city's White households as shown in Table 22 on the next page. At the same time, Dayton leads in African-American homeownership compared to other major cities in Ohio, and the State overall.

Over the next five years, the percent of African-American and other minority homeowners in the city should increase due to a number of new housing initiatives targeted at increasing minority homeownership rates. Neighborhoods such as Carillon, Edgemont, Westwood, Cornell Heights, and Wolf Creek have African-American homeownership rates between 60 and 100 percent; the median housing value in those neighborhood areas ranged from \$30,000 to \$75,000.

Table 21: Housing Tenure in Selected Ohio Cities

Housing Tenure	Cincinnati		Cleveland		Columbus		Dayton	
	#	%	#	%	#	%	#	%
Owner occupied	57,655	38.96%	92,498	48.52%	148,315	49.15%	35,565	52.76%
Renter occupied	90,336	61.04%	98,135	51.48%	153,473	50.85%	31,844	47.24%
Total:	147,991	100.00%	190,633	100.00%	301,788	100.00%	67,409	100.00%

Source: U.S. Census 2000

Table 22: Housing Tenure by Race in Dayton

	Dayton	%	White	%	African-American	%
Owner Occupied	35,565	52.76%	22,075	59.20%	12,826	45.23%
Renter Occupied	31,844	47.24%	15,216	40.80%	15,529	54.77%
Total	67,409	100.00%	37,291	100.00%	28,355	100.00%

Source: U.S. Census 2000

Rental Housing and Median Gross Rent

The 2000 Census shows 31,929 rental housing units in the City of Dayton. These units ranged from single-family homes that account for more than a quarter (28%) of the rental units, to apartment buildings containing 50 or more units. 55% of rental units are in structures containing 2-19 units, including 1 unit, attached “doubles” and smaller apartment buildings. Only 16% of Dayton’s rental units are in structures with 20 or more units.

A comparison of rental and owner-occupied units suggests that Dayton’s housing units built prior to 1960, tend to be owner-occupied. A majority of housing units built between 1960 and 1989 are more likely to be rental units. See Table 24 on page 64.

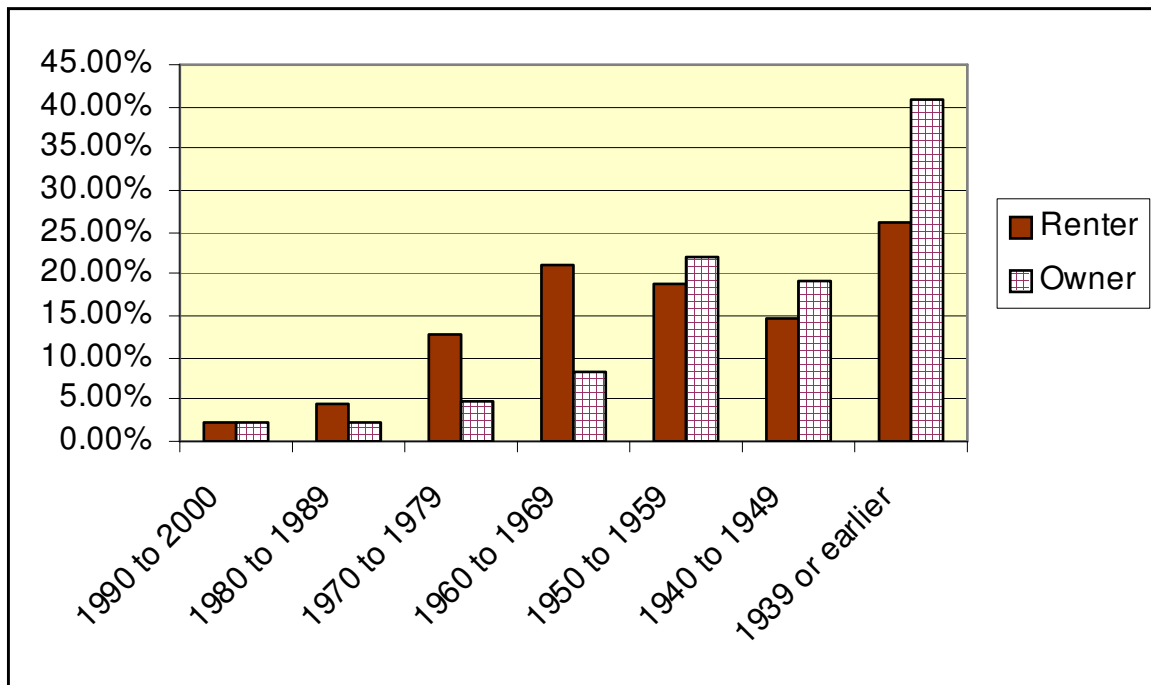
The median gross rent in Dayton for rental units was \$448, comparable to rent levels in Cincinnati (\$444), but lower than Cleveland (\$465) and Columbus (\$586). Comparing Dayton to Montgomery County (\$525) and the State of Ohio (\$515), the city’s median gross rent is about 15% less. In Dayton, White renters’ median gross rents were \$471 compared to African-American renters at \$419. Median rent in Montgomery County was \$546 for White renters and \$469 for African-American renters. Currently, 55% of African-Americans are renting in Dayton, compared to 47% of White households. Map 16 on page 65 shows Median Gross Rents for the City of Dayton.

Table 23: Units in Structure, Rental

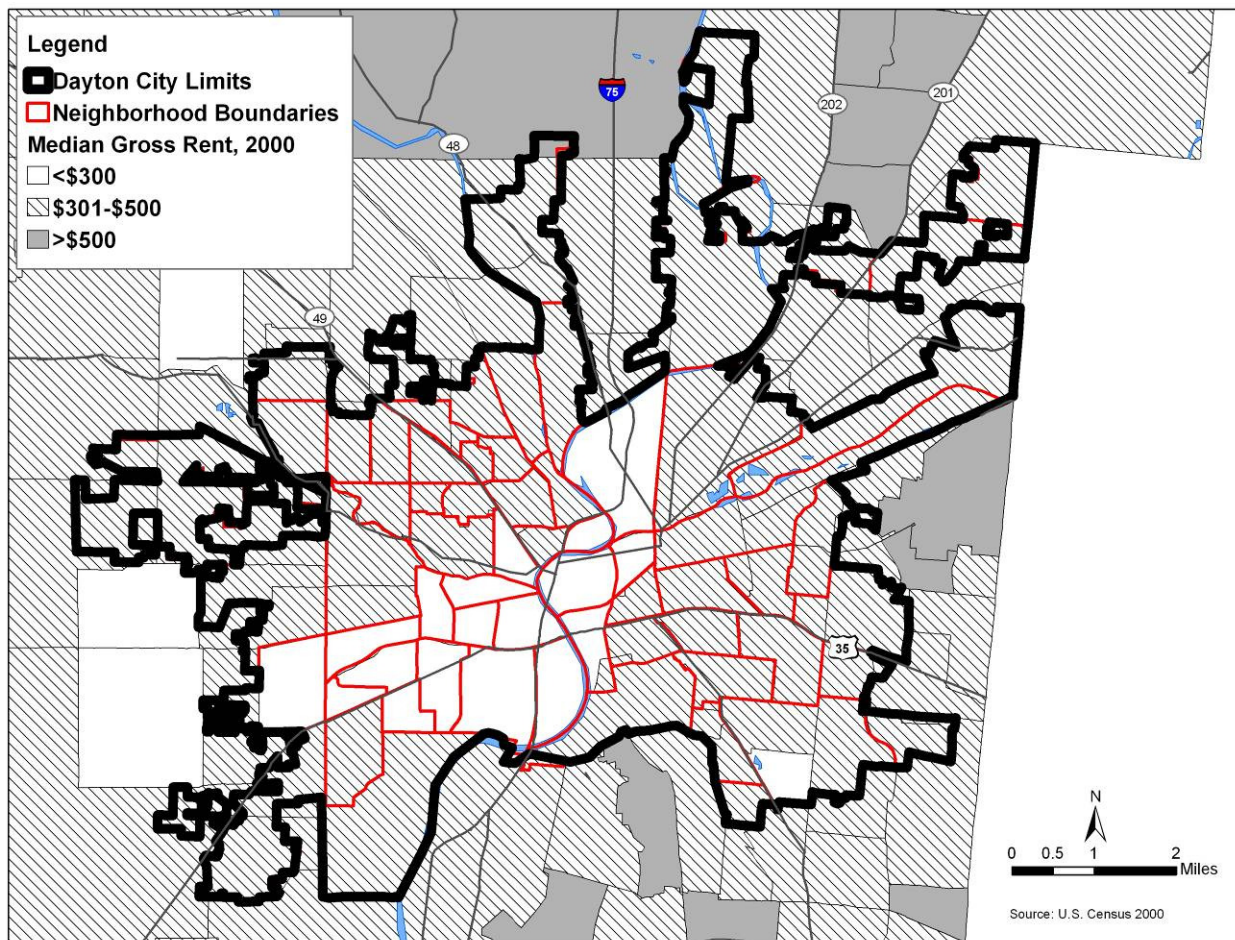
Units in Structure	Number	%
1, detached	9,047	28.33%
1, attached	2,895	9.07%
2 to 4	7,813	24.47%
5 to 9	4,055	12.70%
10 to 19	2,885	9.04%
20 to 49	1,763	5.52%
50 or more	3,328	10.42%
Mobile home	135	0.42%
Boat, RV, van, etc.	8	0.03%
Total	31,929	100.00%

Source: U.S. Census 2000

Table 24: Age of Rental and Owner-Occupied Housing in Dayton



Map 14: Median Gross Rent, 2000



Summary

The City's efforts in promoting homeownership are paying large dividends. Dayton leads the State in homeownership among larger cities, including homeownership rates among African-American households. In addition to promoting homeownership, the City's efforts to combat deteriorating structures and nuisance properties have also been successful. Although more than 70 percent of Dayton's housing stock is more than 40 years old, almost 80% of the housing stock is in sound condition.

Despite successes in homeownership and maintaining the housing stock, not all homes are retaining their values. Market pressures and changing demographics have resulted in homes with two or fewer bedrooms losing some value over the years. As a response, the City began to replace its outdated housing and diversify the housing stock. Between 2000 and 2004, 1,873 single-family and multifamily construction permits were issued. The City's goal of diversifying the housing market has paid off, evidenced by the dramatic increase in condominium sales prices. In order to maintain momentum, the City will continue to sponsor development projects intended to diversify the housing stock and provide a wide-range of housing options to current and future residents.

Kettering's Housing Profile

As an inner ring suburb, the City of Kettering has the majority of its land developed. The 2000 Census reported 26,930 housing units. Of the units, 71.3% were 1-unit detached or attached units. A review of occupied housing units showed 25,675 in Kettering with 16,179 being owner occupied and 8,584 renter-occupied. Vacant housing units are 4.8% of the total or 4,163 housing units in the City of Kettering.

To optimize Kettering's undeveloped land, new structures built since 1970 have primarily been multiple family units rather than single-family units. In 2000, single-family homes comprised 68.3% of the total housing units, a drop from 71.3% in 1990, 74% in 1980 and 78% in 1970. Two to four-unit structures made up 12.3%, and structures with more than five units made up 16.2% of total housing units in 2000.

Some new housing has occurred since 1999 on land that was once vacant and part of a larger developed parcel when the land was subdivided for new housing. The following statistics are presented:

Table 25: New Units Constructed by Year

Year	Units Constructed
2000	22
2001	34
2002	18
2003	30
2004	4

Source: City of Kettering

In recent years, the city has also annexed additional land to bring new development within the city's boundaries. In the near future, the city will see the development of over 200 new homes on a recently annexed tract of 111 acres of land on the eastern edge of the city. The owner of this tract has not yet submitted final development plans to the city for review, but all indications are in 2005, development could begin with the majority of the land being used for the single family homes.

Median value and rents as reported by the Census have increased since 1990. In 1990, the median value of a single family house was \$77,900 and median rent was \$381. For the year 2000 the median value was \$111,000, which is a 14% increase from 1990. The median rent for the year 2000 was \$570, which is a 15% increase from 1990.

Renter-occupied units in Kettering number 8,569 or 33.4% of all occupied units in 2000. This reflects a very little change from 1990. Kettering's rental market consists of single-family detached units, duplexes, four unit structures, and complexes with over 100 multiple family units.

Unit Cost

The cost of housing has increased dramatically over the decade for both rental and owner type units. Median rent increased from \$381 to \$570 in Kettering over the past decade. Of the renter households, 34% were paying more than 30% of their income for rent. While 25.8 % were paying more than 35% of their income for rent. The median mortgage cost was \$984. a month. For units without a mortgage the monthly cost was \$333. Of the households with mortgages, 16.1% were paying more than 30% for mortgage payments. While 11.2% of the homeowners reported paying more than 35% of their income on mortgage payments.

Housing Conditions

To encourage property maintenance by homeowners and eliminate substandard units in the city, the City of Kettering adopted a Property Maintenance Code in 1980. Annually, the city inspectors respond to complaints from residents, as well as perform systematic inspections in specific neighborhoods. In 2001, the Property Maintenance Code was reviewed and revisions made to assist the code inspectors in addressing deteriorated housing units. The following table highlights the significance of violations in Kettering:

Table 26: Housing Code Violation Incidents

Year	Number of Violations
2000	2434
2001	2355
2002	2960
2003	3371
2004	2440

Source: City of Kettering

The 2000 Census information regarding indicators of substandard housing conditions reflect two fewer units without complete plumbing but an increase in the number of units with more than 1.0 persons per room.

Overall, the 2000 Census showed the city's strong presence of aging housing stock with 14,666, or 54.4%, of the housing being built before 1960. To address the city's aging housing stock and assist homeowners to finance repairs identified by the property maintenance code inspectors, the City continues to have a single-family housing rehabilitation program. Through the Community Development Block Grant Program and the State of Ohio CHIP program, the City provides low interest loans to income eligible families. For the elderly, the City offers a deferred loan with no repayment required until the property is sold or transferred. To compliment the Block Grant housing rehabilitation program, the Montgomery County Lead Hazard Control Grant program provides funds to Kettering households with children under 6 years of age to address lead based paint hazards. Since the inception of the housing rehabilitation program in 1978, more than 400 housing units have been rehabilitated.

In addition to the CDBG and HOME/CHIP funded housing rehabilitation program, the city began the Home Enhancement Loan Program to encourage homeowners to make major home

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improvements such as kitchen and bathroom renovations, room additions, additional bathrooms and expand living space through modifying existing space. The HELP program developed by the city established a partnership with DayAir Credit Union to provide a 2.5% interest buy down on a home equity loan to finance the home improvement project. To date, the City of Kettering has made 35 loans to homeowners.

In addition to providing funds to make necessary housing repairs, the City has also been using Community Development Block Grant funds to purchase deteriorated homes that are beyond repair from willing sellers and then demolishing the units. To date, all of the units have been in the Wiles Creek neighborhood, Census Tract 210, Block Group 1; the designated Neighborhood Revitalization Strategy Area. The city has purchased 22 homes and 18 units have been demolished to date.

The City intends to sell the majority of the lots for infill housing; the remaining lots located in the floodway along the Middle Branch of the Little Beaver Creek will become permanent open space for the neighborhood.

The City in the last ten years has also purchased vacant homes in need of repair from willing sellers throughout the city. Since the inception of this program, the City has purchased and rehabbed eight units and has sold each unit to an income eligible household.

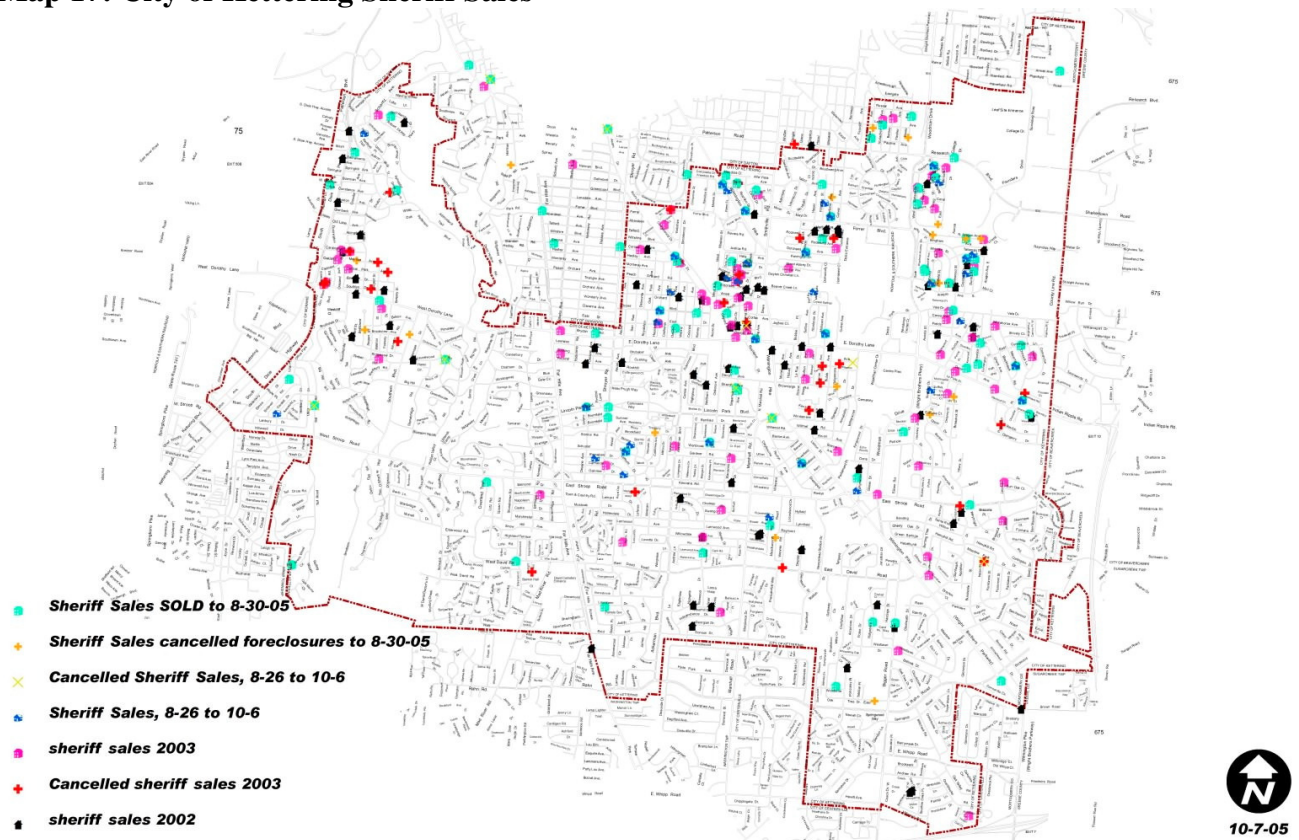
Barriers/Opportunities Created by the Market

Kettering's housing stock provides both impediments and opportunities to the households residing in Kettering and to the staff of the city, which carries out programs to meet the housing needs of the community.

The barriers created by the market conditions include:

- The age of Kettering's housing stock (14,666 units (54.4%) built before 1960) often requires finding homebuyers willing to and financially capable of making repairs and/or renovations to outdated residential properties.
- Kettering's population over 75 years of age has increased in numbers, indicating a need for programs to finance home repairs to their homes and social services to assist with their independence.
- 2000 Census information shows 11.2% of homeowners pay more than 35% of their monthly income for their mortgage, while 25.8% pay more than 35% of their monthly income for rent. Cost burdens for housing are evident. This higher percentage of monthly income going for mortgages shows a possible correlation to an increasing number of foreclosures in the city.
- Kettering has numerous neighborhoods without curb, gutters, sidewalks and street improvements. Property values tend to be lower in these neighborhoods
- Predatory lending practices, or other financial difficulties have resulted in an increase in foreclosures and sheriff sales, see map 15 on the next page.

Map 17: City of Kettering Sheriff Sales



Opportunities created by the market conditions include:

- Kettering has a very diverse housing market. Homes can be purchased for \$55,000 or as high as \$1,750,000. The diverse price range allows for persons with a greater range of incomes to purchase in Kettering.
- Kettering's image as a good community with good schools has helped create a demand for housing in Kettering. At the present time, the Kettering City Schools are going through a major renovation project. Eight of the elementary buildings are being renovated, one elementary is being replaced with a new school, two middle schools are being renovated and the high school is going through a major renovation. The changes in the schools should have a very positive affect on the city by attracting new families to Kettering.
- Kettering's housing stock is aging but through the Property Maintenance Code enforcement and the Housing Rehabilitation Program, Kettering's housing stock can be maintained.
- The City has realized not every structure can be rehabilitated and has become aggressive in purchasing and demolishing deteriorated structures.

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- The Home Enhancement Loan Program (HELP), financed with General Fund money, encourages residents to invest in their existing unit instead of moving.
- The city's capital improvement program has identified the need to improve neighborhoods by rebuilding residential streets; therefore, property values in these neighborhoods will be preserved or enhanced.
- Kettering's housing is in such demand, therefore, homes on the market generally sell quickly.

Public and Assisted Housing Inventory

Within the City of Dayton, there are 6,982 units of public and assisted housing. This number includes 3,240 units for the elderly, 3,626 family units, and 116 units for persons with special needs. This does not include an estimated 2,100 Section 8 vouchers that are currently being used within Dayton. The City of Kettering has 469 units of assisted housing. 68% or 319 are family units and 32% or 150 are elderly units. Kettering will soon have its first public housing units—DMHA is in the process of acquiring 16 units for single individuals with disabilities in Kettering. The Dayton Metropolitan Housing Authority (DMHA) is the primary provider of housing to the community's very low-income population, which includes those at 30 percent or less of Median Family Income (MFI) or <\$10,493 for Dayton and <\$16,755 for Kettering. 2000 CHAS data shows that 15,606 households in Dayton and 1,696 in Kettering fell into this income category. A 2004 profile of DMHA residents showed an average income of \$7,306 for families and \$7,390 for elderly residents. It takes large subsidies to ensure housing affordability for this population.

DMHA currently manages 3,517 units of public housing. 3,073 or 87% are located in the City of Dayton—62% are family units and the remaining 38% are for elderly and/or handicapped persons. The inventory of family units in Dayton is undergoing a major transition. The net number of public housing units for families in Dayton has declined by 514 units since 2000—564 were demolished through a combination of density reduction and HOPE VI, and 50 new units were added for families < 50% of MFI through HOPE VI. DMHA is currently planning to remove an additional 1,425 family units between 2006 to 2008 that have become antiquated; require substantial rehabilitation; and, are located in sites with vacancy rates exceeding 30%. DMHA's removal plans will eliminate 80% of the public housing for families in Dayton. Adequate funding from HUD and other sources will be required to rebuild or renovate an equal number of replacement units required to provide sound and safe housing for the large number of extremely low income families that live in Dayton.

TABLE 27: Public and Assisted Housing Units in Montgomery County

Housing-Type	Dayton		Kettering		Balance of County		Total
	#	%	#	%	#	%	
Public Housing	3,073	87%	(16)	0%	444	13%	3,517
♦ Project-based	3,054		0		440		3,494
♦ Homeownership	9		0		0		9
♦ Turnkey 111 Home ownership	10		0		4		14
Section 8	2,207	54%	317	8%	1,551	38%	4,075
♦ New Construction							
♦ Rehabilitation							
♦ Set-Aside							
Other Programs	1,586	33%	152	3%	3,004	64%	4,742
♦ Section 202							
♦ FHA							
♦ LIHTC, etc.							
Units	6,866		469		4,999		12,334
Section 8 Vouchers/Certificates	2,100	60%	1,400^(40%)				3,500
Grand Totals	8,966	57%	6,868^(43%)				15,834

Dayton Metropolitan Housing Authority Transition Plan

DMHA is in a state of transition as it works to meet its mission of providing, “low to moderate income residents of Montgomery County access to decent, safe, affordable housing, and to advocate on behalf of our clients on community issues and services that affect their ability to secure and maintain housing.” Public Housing Operations is transitioning from a site-based, field support system and central support system to an asset management model where all residential sites are defined and managed as cost centers, decentralizing the traditional public housing costs. This new system is being implemented in 2005-06 to better define the income generating potential and cost structure of the individual housing sites.

Over the last several years Congress has drastically reduced or eliminated various public housing program budgets. The Capital Fund Program (CFP) formula will provide \$5.8 million in FY2005 for modernization projects. This is well below the \$8.2 million in Capital Funds that was received by DMHA in FY 2001. DMHA commissioned Creative Housing Solutions, Inc. to complete a comprehensive physical needs assessment during 2005 to determine the extent of the Authority’s modernization needs over the next 20 years. The study estimated that DMHA’s modernization needs for the next five years will total \$94 million. Due to recent budget cuts and projected decreases that will occur in the Capital Fund over the next several years, long planned capital improvement projects have been delayed. This trend is estimated to continue as DMHA plans for the removal of 825 residential housing units from its stock over the next 3 years. The Strategic Plan, approved by the DMHA Board of Commissioners in August of 2004, will have a significant effect on future funding received through the formula-based Capital Fund Program, reducing the capital improvements budget by as much as 40% to 50% over the next ten years.

The physical needs assessment and its associated cost data will be used to drive the Authority’s Five Year Capital Fund Planning process. As a part of DMHA’s five year plan the physical needs data is combined with both resident and staff input to prioritize and develop an expenditure plan and budget for anticipated future Capital Fund awards. The resulting plan and budget are reviewed by the Authority Wide Resident Council and the DMHA Resident Advisory Board, (RAB), which includes both public housing and House Choice Voucher program residents. The DMHA agency annual plan and five year Capital Fund Program budget are then presented to the City of Dayton and other local governments for review and comment prior to a public hearing being held by the DMHA Board of Housings Commissioners, which provides the final approval of the plan. The table below summarizes the current inventory of public housing units located in Montgomery County and the City of Dayton by number of bedrooms and by number and percent of vacancies in 2005.

Table 28: Public Housing Unit Inventory

Public Housing Units in County	Total	Vacancy Rate	0 and 1 Bedroom	2 Bedrooms	3 Bedrooms	4 or More Bedrooms
TOTAL	3,517		1439	1127	769	182
VACANT	788	22.24%				

Dayton Metropolitan Housing Authority Unit Reduction Efforts

As shown in the Table below, DMHA has completed a density reduction demolition program at four of its larger sites in Dayton, eliminating 426 units from DMHA's housing stock. In addition, DMHA's HOPE VI redevelopment program included the demolition of 213 units at three sites: Edgewood Courts, Metro Gardens and Metro Gardens Annex. DMHA has requested HUD approval to dispose of 825 additional units. All 825 units are located in the City of Dayton. Sites proposed for disposal include: Parkside Homes, 406 units; Cliburn Manor, 80 units; Helena Hi-Rise, 102 units; Arlington Courts, 198 units and 35 single family homes and duplexes scattered throughout the City of Dayton. In addition DMHA has proposed the removal of additional units in its recently published strategic plan. That plan forecasts the total removal of units at four additional sites within the City—Dunbar Manor, DeSoto Bass Courts, Hilltop Homes, and additional smaller scattered sites. Applications to HUD for removal of these additional 670 units from DMHA's inventory will be staged over the next three to five years. It is DMHA's plan to provide relocation options for residents displaced by the unit reductions through its existing housing stock and subsequent requests to HUD Headquarters for Housing Choice Replacement Vouchers.

Table 29: Completed Demolition of Public Housing Units

Property	Total # of Family Units	Total # of Family Units proposed for Demolition
Edgewood Courts (HOPE VI)	138	Completed/138
Metro Gardens (HOPE VI)	51	Completed/51
Metro Annex (HOPE VI)	24	Completed/24
Arlington Courts	314	Completed/114
Dunbar Manor	113	Completed/30
Desoto Bass	502	Completed/128
Parkside	518	Completed/154
Total Completed Demolition		639

As called for in DMHA's 2004 Strategic Plan, and shown in the Table below, these reductions will allow DMHA to remove antiquated housing stock from its inventory in areas that have vacancy rates of greater than 30%. This extremely high vacancy rate is attributed to an inability of the Authority to find willing tenants for these units due to an amalgamation of issues including the age of the units, their condition, lack of amenities, location, or perceived site safety issues. To ensure residents have adequate housing options the Authority will be applying for Housing Choice Replacement Vouchers to supplement its inventory; broaden the housing opportunities of its clients; and, create a more manageable inventory of units for the Authority under the soon to be implemented Asset Management system.

Based on the demolition figures discussed above, DMHA will be receiving Replacement Housing Factor (RHF) funds. These funds, provided to the Authority by HUD, are to be used for unit replacement activities. Under the first increment of the Replacement Housing Factor plan, DMHA received approximately \$3.8 million. The proposed use of these funds is for the acquisition and rehabilitation of 20 rental units in jurisdictions outside the City of Dayton, and for the new construction of four mobility accessible single-family units in the City of Dayton adjacent to DMHA's fully modernized Caliph Court development.

Table 30-Proposed Demolition of Public Housing Units 2005-2008

Property	Total # of Family Units	Total # of Family Units proposed for Demolition/Disposition
Irving Avenue*	12	12
Parkside Homes*	406	406
Arlington Courts*	198	198
Helena Hi-Rise*	102	102
Cliburn Manor*	80	80
Scattered Sites	39	39
Structurally damaged Bldg*	21	21
Dunbar Manor	85	85
Desoto Bass	366	366
W. Second St.	4	4
Salem Avenue	4	4
Hilltop Homes	210	210
Total Proposed Demolition/Disposition		1527

*Indicates site/location where application has been submitted to HUD for approval

Dayton Metropolitan Housing Authority Modernization Efforts

DMHA has responded to the needs identified in the City's previous Consolidated Plans by modernizing over 535 elderly and family units in 6 major housing projects totaling \$20,105,000 from 1994-1998. In 2002, DMHA completed the modernization of the 95 unit Grand Senior Living High-Rise. In 2003 DMHA expanded its modernization efforts to include the full modernization of Caliph Courts. Caliph Court is a 36-unit family development site located in the Greenwich Village neighborhood of Dayton. The modernization of the site included interior and exterior improvements, and the introduction of recreational facilities to the site. Due to the sites desirability, four single-family mobility accessible units are proposed to be built on land adjacent to the site in 2006. These three bedroom units will be adequate to meet the needs of families with physically disabled family members.

DMHA's most recent modernization effort is the conversion and modernization of Wilmington Hi-Rise. The Wilmington project included the conversion of 20 zero bedroom units to one bedroom units, and the conversion of ten additional zero bedroom units to mobility accessible units. This conversion phase was completed in early 2005. Included in this conversion was the addition of a new elevator shaft to the front of the building. This major architectural change improved the accessibility of the four-floor structure to residents, their visitors, and fire and EMS personnel, while enhancing the street appearance of the building. Currently, the building is undergoing the modernization of the remaining 44 units. It is anticipated that the building will be ready for occupancy by the summer of 2006. The total cost of this modernization project is \$4.4 million.

The 2005 Capital Fund budget included additional modernization projects at DMHA's Woodview site, located in the Eastern Hills neighborhood of Dayton, and Olive Hills which is located in

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Jefferson Township. The Woodview modernization will include the rehabilitation of 12 to 15 units in this 58 unit complex. This work will be phased over the next several years to complete the project under current budget constraints. In addition to the modernization, DMHA will be adding ten mobility accessible units to the site and units designated for sight and hearing impaired residents. The modernization of these units should take approximately 3 years to complete.

The Table shown below, represents completed and projected activities for the 2003 – 2008 timeframe and itemizes the development activities that have received HUD approval.

Table 31-Planned New Public Housing Rental and Homeownership Units

New Rental, Housing Development	Assisted Units	New Homeownership Development	#of Units (60-115% AMI)	Section 8 Program	# of Unit s
Elderly HOPE VI (Dayton)	30				
Family HOPE VI (Dayton)	25	Family HOPE VI (Dayton)	60	Family HOPE VI (Dayton)	25
Family HOPE VI (County)	40	Family HOPE VI (County)	34		
Replacement Housing Factor1 st Increment (County)	20				
Replacement Housing Factor 1 st Increment (Dayton)	4				
Replacement Housing Factor 2nd Increment (County)	54				
Total Proposed New Units	245	Total Proposed New Units for Homeownership	94	Total New Section 8	25

Public Housing Initiatives

As the single largest public provider of housing for low- and moderate income households, the Dayton Metropolitan Housing Authority (DMHA) has a mission to provide decent, safe, and affordable housing; to foster among the people we serve, self-sufficiency, economic independence, upward mobility, and a sense of participation in the economic and political system. Some of the Public Housing Authority's goals that will affect Dayton's housing market inventory include:

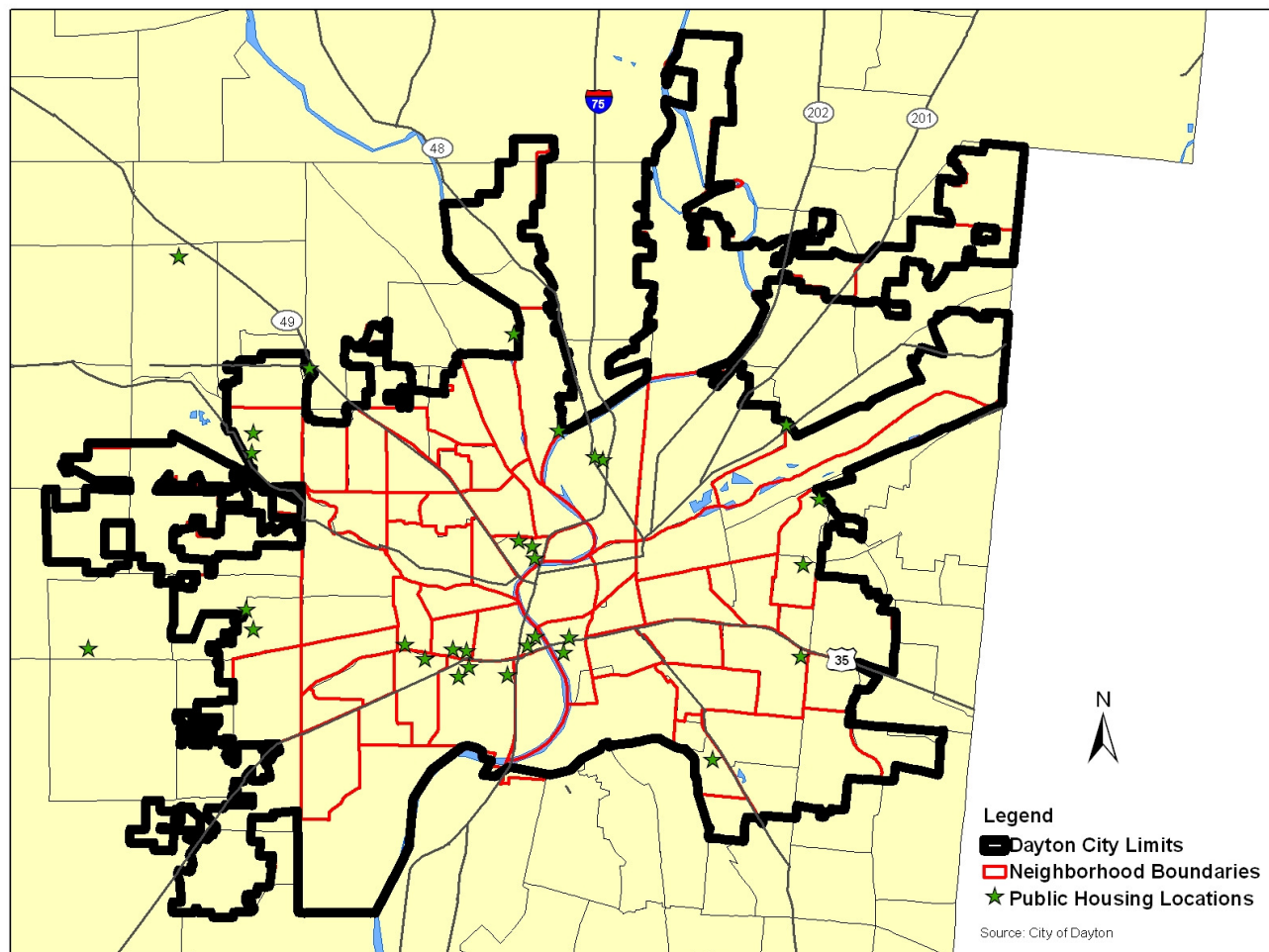
- Successfully complete the HOPE VI project.
- Reduce the vacancy rate within public housing units to three percent.
- Provide homeownership opportunities through the DMHA homeownership department and the New Visions of Homeownership Program.
-

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- Create new homeownership opportunities for families by partnering with other entities to develop new homes through nontraditional financing.
- Leverage resources with the local jurisdictions to enable DMHA to provide housing opportunities to families of low-income and coordinate partnerships to ensure affordable housing alternatives.

The map below graphically depicts the Public Housing units in the City of Dayton and Montgomery County.

Map 18: Dayton Metropolitan Housing Authority Unit Locations



Homeless Facilities Inventory

This section describes the current inventory of facilities and services available for the homeless population, and plans for future housing and services are also described. The availability of affordable housing is one of the major factors linked to homelessness. Easy and available access to prevention services is critical to keep those facing a housing crisis from falling into a whirlwind disconnect from conventional housing.

According to the 2005 Continuum of Care, Dayton has a total of 494 beds for single individuals and 554 beds for families with children. There are 159 additional beds under development in 2005 for individuals and 12 beds under development for families with children. The beds under development for individuals will eliminate the unmet need for emergency shelter beds for this category. For homeless families with children the emergency shelter beds under development will almost eliminate the unmet need by reducing the unmet total to only 15 additional beds needed.

Table 32: Homeless Facility Inventory

Number of Beds	Current Inventory in 2005	Under Development in 2005	Unmet Need/ Gap
Individuals			
Emergency Shelters	151	61	0
Transitional Housing	92	24	30
Permanent Supportive Housing	251/14 CH*	74/74CH*	150/100CH*
Total	494/14 CH*	159/74CH*	180/100CH*
Persons in Families with Children			
Emergency Shelters	206	12	15
Transitional Housing	140	0	45
Permanent Supportive Housing	208	0	40
Total	554	12	100

Source: 2005 Continuum of Care

*CH – Chronic Homeless

Special Needs Facilities and Services Inventory

There are many groups that have special needs to be addressed when considering a population's housing needs. The elderly, the physically and mentally disabled, and the homeless are a few of the special needs populations that have to be taken into consideration for a successful housing plan. For example, nationally the portion of the population of older adults is increasing. Although, the number of people 65 years and older has decreased by 1 percentage point from 1990 to 2000, largely due to the outward migration, they still represent 12 percent of the Dayton population. Many people in this older age group have increasing physical, social, and psychological limitations. Therefore, supportive services are critical to keep this population integrated within the community. The next section will examine the current inventory of facilities and services in place to address the special needs of various groups within the homeless population.

Homeless Special Needs Facilities and Services

The 2005 Continuum of Care used a January 2005 point-in-time survey to estimate the number of homeless persons and their service and facility needs. The survey includes a list of agencies involved in providing these services. These agencies included emergency shelters, transitional housing, and permanent supportive housing providers who aided in collecting data for subpopulation characteristics.

Table 33: Homeless Sub-Population Special Needs

Homeless Sub Populations	Sheltered	Unsheltered	Total
Chronically Homeless	55 (A)	72 (N)	127
Seriously Mentally Ill	60 (N)	39 (N)	99
Chronic Substance Abuse	186 (N)	54 (N)	240
Veterans	26 (N)	7(N)	33
Persons with HIV/AIDS	5 (A)	3 (A)	8
Victims of Domestic Violence	43 (A)	--	43
Youth	7 (A)	--	7

(A) administrative records (N) enumerations
Source: 2005 Continuum of Care

In addition, the 2005 Continuum of Care compiled a list of services offered in Dayton to meet the special needs of the homeless population. The prevention and outreach services in place include; case management, food pantries, life skills, housing location assistance, benefit assistance, support groups, substance abuse recovery services, halfway/aftercare services, mental health services, psychiatric care, counseling, AIDS outreach, rapid AIDS testing services, employment workshops, GED preparation, individual tutoring, job search assistance, skills training, licensed childcare, bus tokens, mobile van for medical appointments, public transportation, eviction prevention, legal aid, prescription assistance, referrals, rent/mortgage assistance, utility assistance, 24-hour crisis intervention, 24-hour hotlines, mobile vans, dental care, immunizations, optical, podiatry, primary medial care, and street canvassing.

Homeless special needs populations are reached through street outreach workers connected to Dayton's homeless shelters, the community's two gateway shelters—the St. Vincent Hotel and The Other Place, the Samaritan Clinic, at hot meal sites, and through Crisis Care. Crisis Care is the centralized intake and assessment point for publicly funded behavioral health services within Dayton and Montgomery County, including substance abuse treatment and mental health services.

Non-Homeless Special Needs Facilities and Services

Dayton has 3,240 units dedicated to the elderly population and almost 40 percent of the units are publicly funded or assisted. A full Montgomery County public and assisted housing list can be referenced in appendix L. There are ten community centers (one dedicated to teenagers and one dedicated to seniors), one substance abuse rehab facility, one domestic violence shelter and one independent living center which place people with physical and mental disabilities in accessible housing. Many of the same supportive services for Dayton's homeless are also available for the non-homeless population.

Dayton's Housing Needs Assessment

A key component in developing an effective Consolidated Plan is to identify and assess the housing needs of various types of households, the homeless population, and those with special needs, but who are not homeless. One could argue that the measure of a city's success, in many regards, depends upon how well that City addresses its housing issues and challenges. This portion of the Consolidated Plan provides a glimpse into those housing needs for Dayton. Specifically, it will examine:

1. Housing needs by income categories of persons affected;
2. Disproportionate needs of racial and ethnic groups;
3. The needs of the sheltered and unsheltered homeless persons and those with other special needs;
4. The number of housing units where lead-based paint hazards are problematic;
5. The needs of those who are in public housing;
6. The impediments to fair housing choices.

In terms of housing, the particular needs discussed are as follows:

- Housing costs and those who experience cost burden and severe cost burden;
- Overcrowding and substandard housing conditions.

The statistics used for this assessment are taken primarily from HUD's year 2000 Comprehensive Housing Affordability Strategy (CHAS). CHAS data is a special tabulation prepared for HUD by the Census Bureau.

Households with a Housing Cost Burden

One means of assessing the housing needs of Dayton's households is to determine how many of them are cost-burdened. HUD defines a cost-burdened household as one that pays over 30 % of its gross income to cover housing expenses (rent or mortgage plus utilities). A household that pays more than 50 % for housing expenses is considered severely cost-burdened.

Cost Burden—Renter Households

In Dayton, 40% of all renter households were cost-burdened. Very-Low income renter households were much more likely to be cost-burdened. African-American and White renters were almost equally cost-burdened at approximately 40% of their individual populations. Table 34 shows cost burden for African American and White renter households in Dayton.

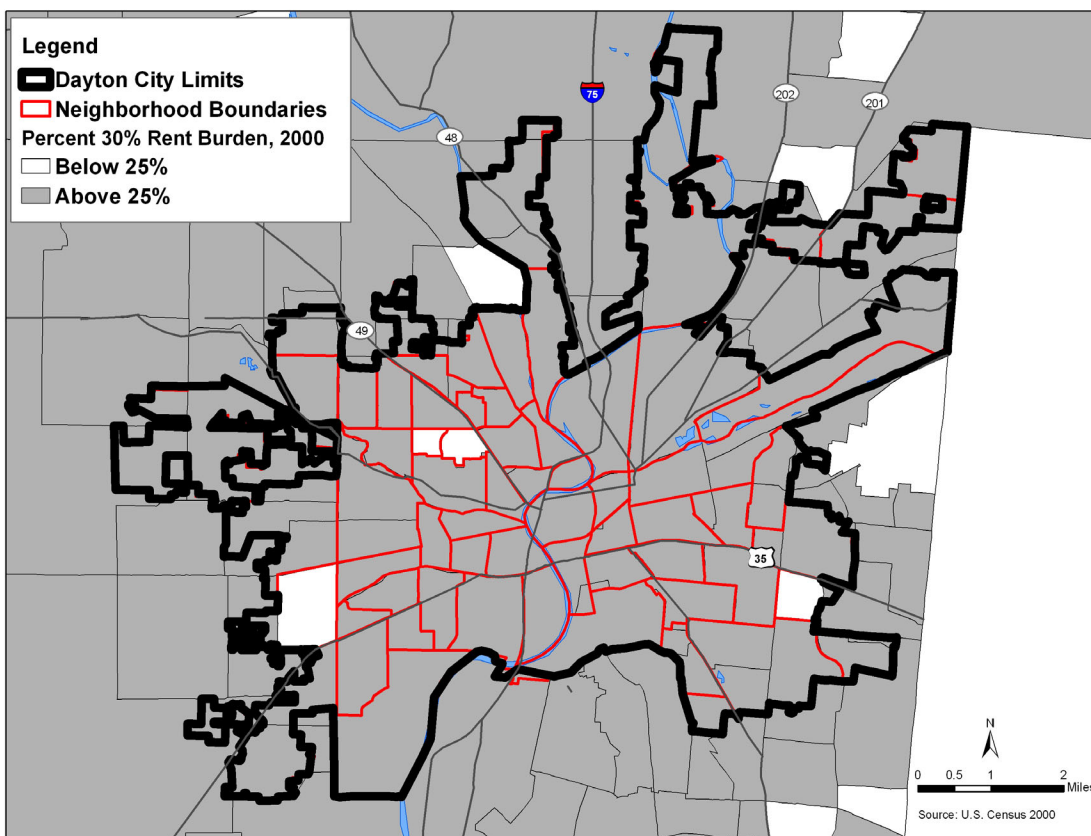
Table 34: Cost Burdened Renter Households by Race

Race	%Burden> 30%	% Burden> 50%
African-American	41.91%	23.33%
White Non-Hispanic	39.24%	18.63%

Source: U.S. Census, 2000

Of those renter households earning less than \$17,500 annually, 35% paid more than 30% of their income on housing costs. This burden leaves those already financially strapped households with less money for other essentials such as food, medical expenses, and childcare. In some neighborhoods, predominantly in East and West Dayton, about half of the renter households in those neighborhoods are cost-burdened. Maps 19 and 20 show the location of Dayton's rent burdened households.

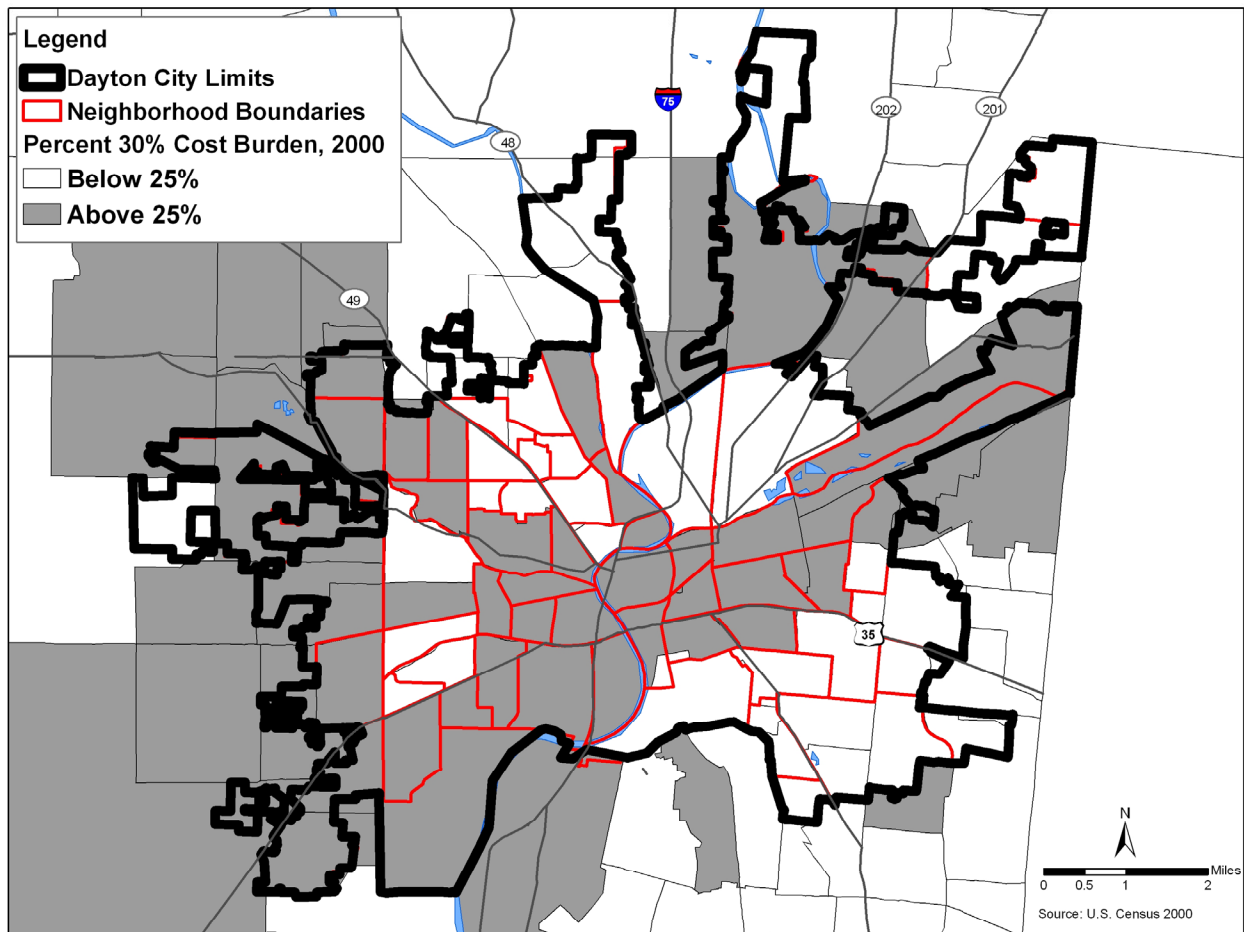
Map 19: Percent Renters Paying More Than 30 Percent of Household Income on Housing Expenses, 2000



Rent Burden--Owner Households

Overall, homeowners are fairing better than renters when examining cost burden factors in Dayton. Homeowners in Dayton experienced less of a cost-burden, with only 25% paying more than 30% of household income on housing expenses. A majority of the neighborhoods just west and southwest of downtown have 30-45% of their homeowners paying more than 30% of their income on housing expenses.

Map 20: Percent Owners Paying More Than 30 Percent of Household Income on Housing Expenses, 2000



Housing Needs of Very Low, Low, and Moderate-Income Households

The following discussion analyzes the housing problems and assistance needs of households by various income groups. It will examine those households who have a housing cost burden and/or housing problem. For purposes of this analysis, HUD distinguishes cost burden by households paying from 30-50% of their income and households paying more than 50%. Those households paying more than 50 percent are classified as severely cost burdened. As defined by HUD, a housing problem includes: 1) a cost burden greater than 30% of household income, and/or 2) overcrowding, and/or 3) unit lacking a complete kitchen or plumbing facilities.

In 2000, 33 percent of Dayton households experienced housing problems according to HUD indicators. Very-Low and Low-Income renter households were most likely to experience housing problems in Dayton. As income rises, the incidence of housing problems decreases among all of the household types and income categories. This section also analyzes disproportionate need among the racial groups in Dayton in terms of housing. Disproportionate need is defined as one racial or ethnic group displaying a noticeably greater need for housing assistance than the population as a whole. For purposes of the Consolidated Plan, a difference of 10 percentage points in housing needs data between the population as a whole and a minority population is an indicator of disproportionate need.

For this discussion of the level of need among Dayton households, the city's households are broken into three income classifications: Very Low-Income, Low-Income, and Moderate-Income. The income categories are based on the Dayton Median Family Income (MFI) as reported in the 2000 census. The Dayton MFI in 2000 was \$34,978. These income category calculations are detailed below. The CHAS Tables break down households categories by elderly, small family, large family, and "other" households. "Other" households are those that are non-elderly singles and/or unrelated individuals.

Very Low-Income Households (0 to 30% MFI) <\$10,500

Housing problems were seen most acutely in the Very Low-Income households. Nearly 70 % (10,799) of Very Low-Income households had housing problems and 68 % (10,565) were cost-burdened. African-Americans displayed a greater need than the general population within the owner-occupied housing categories. African American families comprised a larger proportion (66%) of renter families within the Very Low Income category.

Very Low-Income Households (31 to 50% MFI) \$10,500--<\$17,500

In this income category, there were a higher proportion of homeowners than renters that were cost-burdened. 26% (1,092) of owners were severely cost-burdened compared to 10.4 % (697) of renters. None of the racial categories displayed a disproportionate housing need within this income category.

Low-Income Households (51 to 80% MFI) \$17,500--<\$28,000

There was significant improvement in the cost burden data from the Low-Income group, when compared with data for the Very Low-Income households. Only 27 % had housing problems (3,593) and 24 % (3,209) were cost-burdened. The increase in household income drastically reduces the likelihood of a household having either housing problems or paying more than 30 % of their income on household expenses. In this category, homeowners were more likely to be cost-burdened than renters. Elderly African-American owner households in the Low-Income category displayed a greater need than the overall elderly homeowner household population.

Moderate-Income Households (81 to 95%) \$28,000--<\$33,230

Continuing to follow the trend of households becoming less cost-burdened and less likely to having housing problems as their income increases, only 6.4 % or 1,770, of the 27,650 Moderate-Income households, had some type of housing problem and only 4% were cost-burdened.

The following tables provide detailed information for this analysis.

Table 35: Renter Households by Income

Renters												
Household by Type, Income, & Housing Problem	Elderly 1 & 2 member Households	#	Small Related (2 to 4)	#	Large Related (5 or more)	#	All Other Households	#	Total Renters	#	Total Households (Renter and Owner)	#
1. Very Low Income (0 to 50% MFI)	3,579	3,579	6,244	6,244	1,529	1,529	6,970	6,970	18,322	18,322	26,476	26,476
2. 0 to 30% MFI	2,341	2,341	3,885	3,885	765	765	4,630	4,630	11,621	11,621	15,606	15,606
3. % with any housing problems	55.2	1,292	72.7	2,824	81.7	625	68.1	3,153	68	7,902	69.2	10,799
4. % Cost Burden > 30%	54.8	1,283	71.2	2,766	67.3	515	67.1	3,107	66	7,670	67.7	10,565
5. % Cost Burden > 50%	34.2	801	54.4	2,113	52.9	405	52.7	2,440	49.6	5,764	50.4	7,865
6. 31 to 50% MFI	1,238	1,238	2,359	2,359	764	764	2,340	2,340	6,701	6,701	10,870	10,870
7. % with any housing problems	49.1	608	51.7	1,220	75.1	574	61.8	1,446	57.4	3,846	55.7	6,055
8. % Cost Burden > 30%	48	594	50	1,180	50.3	384	59	1,381	52.8	3,538	52.8	5,739
9. % Cost Burden > 50%	12.5	155	7.4	175	6.5	50	13.7	321	10.4	697	16.5	1,794
10. Low-Income (51 to 80% MFI)	736	736	2,393	2,393	505	505	2,599	2,599	6,233	6,233	13,259	13,259
11. % with any housing problems	21.2	156	17.5	419	30.7	155	18	468	19.2	1,197	27.1	3,593
12. % Cost Burden > 30%	19.6	144	14.5	347	6.9	35	15.9	413	15.1	941	24.2	3,209
13. % Cost Burden > 50%	3.9	29	0.3	7	0	0	1.1	29	1.1	69	2.7	358
14. Moderate Income (81 to 95% MFI)	707	707	2,870	2,870	620	620	3,120	3,120	7,317	7,317	27,650	27,650
15. % with any housing problems	7.4	52	4.9	141	21	130	4.3	134	6.2	454	6.4	1,770
16. % Cost Burden > 30%	6.2	44	0	0	2.4	15	2.6	81	1.9	139	4.4	1,217
17. % Cost Burden > 50%	3.5	25	0	0	0	0	0.8	25	0.7	51	0.3	83
18. Total Households	5,022	5,022	11,507	11,507	2,654	2,654	12,689	12,689	31,872	31,872	67,385	67,385
19. % with any housing problems	42	2,109	40	4,603	55.9	1,484	41	5,202	42	13,386	33	22,237
20. % Cost Burden >30	41.1	2,064	37.3	4,292	35.8	950	39.2	2,039	38.5	12,271	30.7	20,687
21. % Cost Burden >50	20.1	1,009	20	2,301	17.1	454	22.2	2,817	20.6	6,566	15	10,108

* Some totals may be off due to rounding errors in the original data.

* Some totals may be off due to rounding errors in the original data.

Source: The Comprehensive Housing Affordability Strategy (CHAS) 2000 data

Table 36: Owner Households by Income

Owners													
	Elderly	#	Small Related (2 to 4)	#	Large Related (5 or more)	#	All Other Owners	#	Total Owners	#	Total Households	#	
Household by Type, Income, & Housing Problem													
1. Very Low Income (0 to 50% MFI)	4,176	4,176	1,883	1,883	547	547	1,548	1,548	8,154	8,154	26,476	26,476	
2. 0 to 30% MFI	1,987	1,987	855	855	224	224	919	919	3,985	3,985	15,606	15,606	
3. % with any housing problems	68.8	1,367	80.1	685	91.5	205	70.1	644	72.8	2,901	69.2	10,799	
4. % Cost Burden > 30%	68.4	1,359	80.1	685	91.5	205	70.1	644	72.6	2,893	67.7	10,565	
5. % Cost Burden > 50%	42.5	844	66.1	565	62.5	140	59.8	550	52.7	1,024	50.4	7,865	
6. 31 to 50% MFI	2,189	2,189	1,028	1,028	323	323	629	629	4,169	4,169	10,870	10,870	
7. % with any housing problems	41.8	915	64.5	663	61.3	198	69.8	439	53.1	2,214	55.7	6,055	
8. % Cost Burden > 30%	41.8	915	64.1	659	58.8	190	69.2	435	52.7	2,197	52.8	5,739	
9. % Cost Burden > 50%	18.7	409	33.5	344	23.2	75	42.1	265	26.2	1,092	16.5	1,794	
10. Low-Income (51 to 80% MFI)	2,605	2,605	2,433	2,433	589	589	1,399	1,399	7,026	7,026	13,259	13,259	
11. % with any housing problems	22.5	586	35.5	864	37.2	219	52.1	729	34.1	2,396	27.1	3,593	
12. % Cost Burden > 30%	22.1	576	34.5	839	26.1	154	50.3	704	32.3	2,269	24.2	3,209	
13. % Cost Burden > 50%	4.2	109	2.6	63	3.2	19	7.1	99	4.2	295	2.7	358	
14. Moderate Income (81 to 95% MFI)	3,439	3,439	10,920	10,920	1,610	1,610	4,364	4,364	20,333	20,333	27,650	27,650	
15. % with any housing problems	4.6	158	4.8	524	14	225	9.1	397	6.4	1,301	6.4	1,770	
16. % Cost Burden > 30%	4.5	155	4.1	448	5	81	8.8	384	5.3	1,078	4.4	1,217	
17. % Cost Burden > 50%	0.3	10	0.2	22	0	0	0.1	4	0.2	41	0.3	83	
18. Total Households	10,220	10,220	15,236	15,236	2,746	2,746	7,311	7,311	35,513	35,513	67,385	67,385	
19. % with any housing problems	29.6	3,025	17.9	2,727	30.8	846	30.2	2,208	24.8	8,807	33	22,237	
20. % Cost Burden >30	29.4	3,005	17.3	2,636	22.9	629	29.6	2,164	23.7	8,417	30.7	20,687	
21. % Cost Burden >50	13.5	1,380	6.6	1,006	8.5	233	12.6	921	9.9	3,516	15	10,108	

* Some totals may be off due to rounding errors in the original data.

Source: The Comprehensive Housing Affordability Strategy (CHAS) 2000 data

Table 37: African-American Households

Household by Type, Income, & Housing Problem	Renters				Owners			
	Elderly 1 & 2 member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 member Households	Family Households	All Other Owners	Total Owners
1. Household Income <=50% MFI	1,629	5,060	3,078	9,767	1,695	1,277	610	3,582
2. Household Income <=30% MFI	1,138	3,193	2,297	6,628	967	564	332	1,863
% with any housing problems	54.7	70.4	64	65.5	68.9	81.4	79.5*	74.6
3. Household Income >30 to <=50% MFI	491	1,867	781	3,139	728	713	278	1,719
% with any housing problems	47.9	53.1	62	54.5	51.5	60.7	71.2	58.5
4. Household Income >50 to <=80% MFI	181	1,532	993	2,706	861	1,492	396	2,749
% with any housing problems	29.3	17	15.2	17.1	32.5	38.1	51.3	38.3
5. Household Income >80% MFI	247	1,617	907	2,771	1,155	4,158	1,084	6,397
% with any housing problems	3.2	6.7	3.1	5.2	5.9	6.9	16.6	8.3
6. Total Households	2,057	8,209	4,978	15,244	3,711	6,927	2,090	12,728
% with any housing problems	44.6	44	42.8	43.7	37.4	25.2	40.4	31.3
								38

*Percents in bold indicate disproportionate need and are discussed in the previous text.

Source: The Comprehensive Housing Affordability Strategy (CHAS) 2000 data

Table 32: All Households

Household by Type, Income, & Housing Problem	Renters				Owners			
	Elderly 1 & 2 member Households	Family Households	All Other Households	Total Renters	Elderly	Family Households	All Other Owners	Total Owners
1. Very Low Income (0 to 50% MFI)	3,419	7,648	6,822	17,889	3,925	2,289	1,426	7,640
2. 0 to 30% MFI	2,247	4,572	4,547	11,366	1,862	1,000	855	3,717
3. % with any housing problems	54.6	74.0	68.2	67.8	68.8	83.41	68.7	72.7
4. % Cost Burden > 30%	54.3	70.5	67.1	66	68.4	83.41	68.7	72.5
5. % Cost Burden > 50%	33.7	54.8	52.8	49.9	41.9	66.13	58.9	52.3
6. 31 to 50% MFI	1,172	3,076	2,275	6,523	2,063	1,289	571	3,923
7. % with any housing problems	47.7	57.5	61.8	57.2	40.3	62.89	69.2	52
8. % Cost Burden > 30%	46.5	50.4	58.7	52.6	40.3	61.96	68.5	51.5
9. % Cost Burden > 50%	12.1	7.2	13.4	10.3	18.4	30.54	44.5	26.2
10. Low-Income (51 to 80% MFI)	699	2,875	2,570	6,144	2,494	2,972	1,350	6,816
11. % with any housing problems	21.7	19.1	18.1	19	21	35.33	51.3	33.3
12. % Cost Burden > 30%	20	12.9	15.7	14.9	20.6	32.63	50	31.7
13. % Cost Burden > 50%	3.1	0.25	1.1	0.9	3.3	2.39	6.6	3.6
14. Moderate Income (81 to 95% MFI)	711	3,428	3,102	7,241	3,370	12,446	4,312	20,128
15. % with any housing problems	7.2	7.5	4.2	6	4.4	5.80	9	6.3
16. % Cost Burden > 30%	6	0.41	2.3	1.8	4.3	4.16	8.8	5.2
17. % Cost Burden > 50%	3.4	0.00	0.8	0.7	0.3	0.18	0.1	0.2
18. Total Households	4,829	13,951	12,494	31,274	9,789	17,707	7,088	34,584
19. % with any housing problems	41.2	42.7	40.8	41.7	28.5	19.32	29.1	23.9
20. % Cost Burden >30	40.3	37.0	38.9	38.3	28.2	17.58	28.7	22.9
21. % Cost Burden >50	19.6	19.6	22.1	20.6	12.8	6.52	12	9.4
								14.7

Source: The Comprehensive Housing Affordability Strategy (CHAS) 2000 data

Structural Problems and Overcrowding

The majority of Dayton's housing stock is more than 40 years old. most of it is in good condition and sound repair. 80% is in sound condition, according to the 2004 Housing Condition survey administered by the City. Housing conditions have significantly improved since the City implemented aggressive code enforcement in 1986. Continued funding for code enforcement and housing rehabilitation is needed to continue this trend. Overcrowding is not a significant problem in Dayton. Less than 1% of owner-occupied housing and less than 5% of rental households were overcrowded in 2000.

Overcrowding is defined by the U.S. Census as more than one person per room, excluding bathrooms, hallways, porches, and closets.

Public Housing Resident Needs

Dayton Metropolitan Housing Authority (DMHA) is the largest provider of housing to very low, low and moderate-income persons in the City of Dayton and Montgomery County. DMHA administers and provides for its own public housing units and manages the Section 8 Voucher Program. According to a 2004 demographic report on DMHA residents, the average family income totaled \$7,306 and the average elderly income was \$7,390. Both of these average income levels were significantly below the \$16,090 annual income identified by the 2005 Poverty Guidelines for a family of three, or \$9,570 for a family of one.

According to the DMHA 2004 Plan, there were 8,692 families on the public housing and Section 8 waiting lists. The waiting lists below present the needs of the families categorized by racial classification, household type, and income group. The racial and income categories equal approximately 100%, but the household type category does not, because in the Public Housing Waiting List single people are considered a family, but are not included in the PHA chart. For the Section 8 Waiting List, some families may be counted twice because they fall into more than one category.

Table 39: Housing Needs of Families on the Public Housing Waiting List

Public Housing	# of Families	% of Families
Extremely low income ($\leq 30\%$ AMI)	1,151	90.49%
Very low income ($>30\%$ but $\leq 50\%$ AMI)	99	7.78%
Low income ($>50\%$ but $<80\%$ AMI)	20	1.57%
Families with children	690	54.25%
Elderly families	65	5.11%
Families with disabilities	214	16.82%
White/Non-Hispanic	366	28.77%
Black/Non-Hispanic	867	68.16%
All other minorities	39	3.07%
Waiting List Total	1,272	100.00%

Source: Dayton Metropolitan Housing Authority 2004 PHA Plan

The African-American population is the largest racial classification on the waiting lists for public housing and Section 8 tenant-based assistance. Families with children and Extremely Low-Income (less than or equal to 30 % of the area median income (\$12,465), abbreviated here as <30% AMI) are the largest categories by household type and income under both waiting lists.

Table 40: Housing Needs of Families on the Section 8 Waiting List

Section 8 tenant-based assistance	# of families	% of Families
Extremely low income (<= 30% AMI)	6,555	88.3%
Very low income (>30% but <=50% AMI)	709	9.6%
Low income (>50% but <80% AMI)	80	1.1%
Families with children	7,348	99.0%
Elderly families	394	5.3%
Families with disabilities	1,554	20.9%
White/Non-Hispanic	1,781	24.0%
Black/Non-Hispanic	5,416	73.0%
All other minorities	223	3.0%
Waiting List Total	7,420	100.00%

Source: Dayton Metropolitan Housing Authority 2004 PHA Plan

Barriers to Affordable Housing

As described in the market analysis, Dayton is considered to be an affordable market relative to other communities, within the State and nationally. A recent survey from the National Association of Home Builders (NAHB) found that Dayton-area housing is the most affordable in Ohio. The NAHB said that 88% of housing in Dayton is affordable to households earning the Dayton region's median family income of \$52,400, the highest percentage in the state. (The city of Dayton's median family income is considerably lower at \$35,000.) In addition, according to 2000 Census data, Dayton ranked 7th out of the 10 lowest rent cities in America, with a median rent of \$448 per month. Dayton also has a high vacancy rate in both private market rental units and several of its large, older public housing sites. More than a third of Dayton's 9,900 vacant units in 2000 were "off-market," neither for rent nor for sale, indicating a significant portion of vacant units that are neither sound nor desirable.

The population least likely to be able to afford either private market rentals or even Section 8 housing are those families and individuals with incomes below \$10,500 (<30% of Dayton's FMI). These are the "people living on the edge," who are at the highest risk of homelessness. These are the households for whom only the deep subsidies traditionally provided by public housing provide affordable housing. At the same time, Congress has drastically reduced or eliminated various public housing operating and capital budgets during the past several years.

With a decreasing population, and in spite of an aggressive housing demolition program, Dayton has more supply (housing units) than demand (households), which results in increased vacancy rates, abandoned and vacant property, and a "soft" market with lower rents and sale prices. However, several

factors affect the maintenance, quality and accessibility of affordable housing. The primary issue that impedes efforts to maintain Dayton's affordable housing supply is the high cost of maintenance and renovation of older housing stock in inner-ring neighborhoods. More than 71% of the housing stock in Dayton is more than 40 years old. Maintenance and renovation of these housing units to suit the needs of low to moderate-income households demands substantial funding and ongoing rent subsidies. The City has also concluded that there are some other related impediments that affect the maintenance, production and renovation of quality rental housing and the promotion of new construction and owner occupied renovations. They include:

- ♦ *Difficulty in assembling contiguous lots* for redevelopment;
- ♦ Tracking *absentee landlords* who fail to maintain large rental properties;
- ♦ *Lead-based paint* and other environmental regulations increase the cost burden of renovating older housing stock, typically found in inner city neighborhoods;
- ♦ *Property values* in many Dayton neighborhoods are lower than the cost of making repairs and many owners have little equity in their properties;
- ♦ The *aging population and lack of adequate living-wage jobs for Dayton residents* result in more individuals and households on fixed or limited incomes;
- ♦ The *increasing cost* of renovation, new construction, etc., is higher than the rate of increase in incomes;
- ♦ The *academic performance of Dayton Public Schools* affects the value of Dayton's housing units

In some neighborhoods positive results are being achieved through partnerships that allow for the construction of new affordable units, and private investment in rehabilitation of existing single-family houses. The City will continue to work with area housing providers and support services for low- and moderate-income households in stabilizing the housing stock and equipping these residents to be good homeowners and renters.

The concepts of good, affordable housing, strong neighborhoods, and increasing property values are all intertwined. Affordable housing does not necessarily mean cheap housing at the expense of property values and investment. In cities like Dayton, strategies need to be adopted that not only encourage good, affordable housing, but also insure that current homeowner's investments are protected and that future homeowners will realize appreciation on their investment. In addition, the City must take into account that almost half of its households are renters. In order to keep good renters and attract those who do not desire to be homeowners, the City must re-evaluate and develop strategies that support committed investors, diversify the rental housing product, and modernize existing units. Policies are also needed to encourage racial and economic integration, as well as the dispersal of special needs populations throughout the community.

Dayton's Homelessness Needs Assessment

The City of Dayton is home to the community's seven homeless shelters, and most of the agencies that provide health, human services and permanent housing to Montgomery County's homeless populations. During 2004, the seven shelters served more than 6,000 homeless persons, including chronically homeless individuals, families with children, and homeless teens, young adults, and single males and females. The Dayton area has a well-developed Continuum of Care with annual expenditures exceeding \$23M. The St. Vincent Hotel, the community's overnight gateway shelter for men, women and families, moved to a new building in 2005 that significantly expanded its number of beds for singles from 73 to 134 and its rooms for families from 2 to 6. In addition, a new "housing first" program, a safe haven and two Shelter + Care expansion programs added in 2004 and 2005 are providing permanent housing to 80 chronically homeless men and women. Despite this, Dayton's homeless and permanent supportive housing providers are straining to meet the ever growing demand.

Continuum of Care System

The Dayton community's priority for our local Continuum of Care (CofC) is to expand and strengthen efforts to enable homeless persons to move into and remain in permanent housing, focusing particular attention on some of our most vulnerable homeless populations: families with children, teens, and homeless persons who suffer from mental illness, substance abuse or both. All components of the Continuum are present in Dayton and Montgomery County beginning with homelessness prevention, outreach, and assessment, and then continuing through emergency shelter, transitional housing, and supportive services, and ending with permanent affordable or permanent supportive housing. Multiple services are targeted towards homeless subpopulations including individuals, families with children, women at risk, youth, and persons who are mentally ill, and/or have a substance abuse problem, and/or have HIV/AIDS, and/or are disabled.

The Dayton community has developed an evolving and comprehensive system to coordinate, plan, and fund services for homeless individuals and families. It began with the Human Services Partnership, which was formed in 1974 as a coalition of major funders in Montgomery County. Members included the Alcohol, Drug Addiction and Mental Health Services Board for Montgomery County, the City of Dayton, Dayton Public Schools, Miami Valley Regional Planning Commission, Montgomery County, United Way of the Greater Dayton Area, and The Dayton Foundation. While The Partnership was involved in planning, development, and coordination of many human service issues, its efforts began to focus on homelessness with the preparation of *Sheltering the Homeless: A Profile and Plan for Montgomery County, Ohio* in December 1985. Following adoption of the plan, the Partnership appointed the Shelter Policy Board (SPB) in 1986 to provide policy direction and oversight of the community's homeless services network.

The Shelter Policy Board has managed the Continuum of Care process since 1999. It works closely with the Emergency Housing Coalition (EHC), a group of organizations who provide shelter, transitional and permanent housing, and support services to the homeless within Montgomery County. The EHC has been active since the early 1980s. The role of the Shelter Policy Board includes:

- Facilitating and coordinating the community's Continuum of Care process;
- Developing and advocating for a coordinated, community-wide system of services for the homeless;

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- Advocating for housing policies that enhance the development of affordable low income housing throughout the region;
- Providing policy oversight to and manage the implementation of the Dayton-Montgomery County Homeless Management Information System (HMIS);
- Providing input into the operation of the Shelter Plus Care Program; and
- Promoting and facilitating the development of a community-wide 10-Year Plan to end chronic homelessness and reduce overall homelessness.

The following section shows the current need for shelter and supportive services for homeless persons and supportive housing for persons with special needs. This assessment also considers the housing needs of persons living with disabilities, HIV/AIDS, and mental illness and their families.

Definition and Nature of Homelessness

The definition of "homelessness" used in this Consolidated Plan is derived from the Stewart B. McKinney Homeless Assistance Act. According to this definition, a person is considered homeless who:

- Lacks a fixed, regular, and adequate night-time residence or
- Has a primary night-time residency that is:
 - A supervised publicly or privately operated shelter designed to provide temporary living accommodations;
 - An institution that provides temporary residence for individuals intended to be institutionalized; or
 - A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

The homeless population in Dayton reflects the diversity, complex characteristics, and needs of homeless people across the United States. Regardless of their other difficulties, the lack of basic needs (housing, food, clothing, and medical care) is common to all homeless persons. Some of the homeless require only limited assistance in order to regain permanent housing and self-sufficiency. Others, especially people with physical or mental disabilities, require extensive and long-term support. This group primarily comprises the "chronically homeless" and has been identified by national studies as typically using a disproportionate amount of the local resources devoted to combating the issue of homelessness. The Dayton community has already begun the process of creating a 10-Year Homeless Solutions Plan to end chronic homelessness and reduce overall homelessness, that is discussed in the Strategic Plan section.

Cost of Homelessness

Since homeless persons do not have a regular place to stay, they use a variety of public systems in an inefficient and costly manner. Homeless persons include various subpopulations such as disabled persons, persons with chronic physical or mental illness, substance abusers, and persons with HIV/AIDS who may use mental health services, hospitals, prisons, and shelters, etc. The CofC system is working towards placing various homeless subpopulations who are frequent users of these services into permanent supportive housing. It is essential to compare the difference between the

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costs of various services used by the homeless population with the cost of permanent supportive housing to understand the additional costs or savings that is incurred through this type of intervention.

Research conducted by the Center for Mental Health Policy and Services Research in the University of Pennsylvania showed that placement in supportive housing is associated with a \$12,145 net reduction in health, corrections, and shelter service use annually per person, over each of the first two years of the intervention. About 95 % of the cost reductions are associated with reductions in health and shelter services. Criminal justice system costs account for the remaining five percent of the total cost reductions associated with a supportive housing placement.

Table 41: Cost of Services Used by Homeless Population Prior to Housing Placement

National Data on Cost of Homeless Services Per Person, Per Year				
Service Provider	Mean Days Used	Per Diem (1999\$)	Cost (2 Yrs)	Cost Per Year, Per Person
Dept. of Homeless Services	137	\$68	\$9,316	\$4,658
Office Mental Health	57.3	\$437	\$25,040	\$12,520
Health and Hosp. Corp.	16.5	\$755	\$12,458	\$6,229
Medicaid-Inpatient	35.3	\$657	\$23,192	\$11,596
Medicaid-Outpatient	62.2	\$84	\$5,225	\$2,612
Veterans Administration	7.8	\$467	\$3,643	\$1,821
Dept. of Corrections (State)	9.3	\$79	\$735	\$367
Dept. of Corrections (City)	10	\$129	\$1,290	\$645
Total			\$80,898	\$40,449

Source: "The Impact of Supportive Housing for Homeless People with Severe Mental Illness on the Utilization of the Public Health, Corrections, and Emergency Shelter Systems: The New York-New York Initiative", Dennis P. Culhane, Stephen Metraux, and Trevor Hadley, Center for Mental Health Policy and Services Research, University of Pennsylvania, May 2001

Table 42: Cost Reductions Associated with Reductions in Service Use Attributed to Supportive Housing

Service Provider	Days Saved (2 Years)	Cost Reduction 95%	Per Diem (\$)	Cost Reduction (2 Years)	Annual Cost reduction
Dept. of Homeless Services	82.9	77.4-88.5	\$68	\$5,637	\$2,819
Office of Mental Health	28.2	20.8-35.6	\$437	\$12,323	\$6,162
Health and Hosp. Corp.	3.5	2-5	\$755	\$2,643	\$1,321
Medicaid-Inpatient	8.6	4.2-13	\$657	\$5,650	\$2,825
Medicaid-Outpatient (visits)	-47.2	-29.8	\$84	-\$3,965	-\$1,982
Veterans Administration	1.9	0.7-3	\$467	\$887	\$444
Dept. of Corrections (State)	7.9	4.8-11	\$79	\$624	\$312
Dept. of Corrections (City)	3.8	1.8-5.8	\$129	\$490	\$245
Total				\$24,290	\$12,145

Source: "The Impact of Supportive Housing for Homeless People with Severe Mental Illness on the Utilization of the Public Health, **Corrections, and Emergency Shelter Systems: The New York-New York Initiative**", Dennis P. Culhane, Stephen Metraux, and Trevor Hadley, Center for Mental Health Policy and Services Research, University of Pennsylvania, May 2001

The conclusions from the research can be applied to Dayton. Though the initial costs are inevitable to provide services and housing for homeless, this intervention would result in a considerable net savings to the Greater Dayton community. Table 42 shows estimated cost reduction figures derived from the research.

Homeless Facilities and Service Needs

Emergency shelter is defined as short-term shelter, ranging from one day or night to a maximum of 60 days. The role of emergency shelter is to meet the immediate crisis of homelessness and act as a gateway to the rest of the continuum of care, making appropriate referrals as necessary to transitional housing, case management or other supportive programs. Transitional housing provides temporary housing opportunities for homeless individuals and families. Residence at transitional housing facilities is limited, by HUD regulations, to 24 months. Supportive housing programs include support services in conjunction with housing. Supportive housing is provided to persons in special needs categories where independent living arrangements are likely to be unsuccessful. These categories include the mentally ill, chronic substance abusers, and persons with HIV/AIDS. Beds available for both transitional and supportive housing are in short supply when compared to the need, as detailed in Table 1A. Table 1C, in Appendix C, shows the goals, objectives, and performance measures for the special needs homeless populations.

The next set of tables (Tables 43-46), show housing activity and the results of a gaps analysis for the fundamental components of the Continuum of Care, which include Emergency Shelter, Transitional Housing, and Permanent Supportive Housing. The data were based on a Point-in-Time count conducted in Dayton, Kettering, and Montgomery County by the Shelter Policy Board.

Table 43: Housing Activity Chart – Emergency Shelter

Provider Name	Facility Name	Target Population	Family Units	Family Beds	Individual Beds
Daybreak	Daybreak	YMF*	0	0	16
Red Cross	Red Cross EHP	FC*	45	135	0
St. Vincent	St. Vincent Hotel	M*	6	12	134
Salvation Army	Booth House	SM*	0	0	20
Salvation Army	Women & Children	FC	8	27	0
Samaritan Clinic	Respite Care	M	1	5	3
The Other Place	Day Shelter	M	0	0	0
VA Medical Center	Domiciliary	SMF*	0	0	25
YWCA	DV Shelter	M	13	33	7
Grand Total			73	218	212

Abbreviations for all of the Tables: YMF- only unaccompanied young females and males (under 18 years); SM- only single males (18 years and older); SMF- only single males and females (18 years and older with no children); SF- only single females (18 years and older); YM- only unaccompanied young males (under 18 years); YF- only unaccompanied young females (under 18 years); M- mixed populations; FC- only families with children.

Source: 2005 Dayton Community, Continuum of Care application (Table updated 10/26/05)

Table 44: Housing Activity Chart- Transitional Housing

Provider Name	Facility Name	Target Population	Family Units	Family Beds	Individual Beds
Daybreak	Milestones	M	12	24	29
Holt Street	Miracle Center	SM	0	0	5
Mercy Manor	Mercy Manor	M	23	51	15
St. Vincent	DePaul Center	SM	0	0	39
St. Vincent	Supportive Housing	M	22	65	4
Sub-Total			57	140	92
Under Development					
Daybreak	Opportunity House	M	0	0	24
Grand Total					
(existing and under development)			57	140	116

Source: 2005 Dayton Community, Continuum of Care application

Table 45: Housing Activity Chart--Permanent Supportive Housing

Provider Name	Facility Name	Target Population	Family Units	Family Beds	Individual Beds
MVHO	Iowa Ave. SRO	SM	0	0	34
MVHO	McKinney I	M	3	6	9
MVHO	McKinney II	M	9	19	6
MVHO	S+C TRA	M	72	151	124
PLACES	Huber Home	SMF	0	0	5
PLACES	N. Main Home	SMF	0	0	8
PLACES	Housing First	SMF	0	0	10
Sub-Total			100	208	251
Under Development					
MVHO	S+C 03 Expansion	SMF	0	0	21
MVHO	S+C 04 Expansion	SMF	0	0	28
YWCA/St. Vincent	Homestar Safe	SMF	0	0	25
Sub-Total			0	0	74
Grand Total					
(existing and under development)			100	208	325

Source: 2005 Dayton Community, Continuum of Care application

Table 46: Housing Gaps Analysis

Number of Beds	Current Inventory in 2005	Under Development in 2005	Unmet Need/ Gap
Individuals			
Emergency Shelters	151	61	0
Transitional Housing	92	24	30
Permanent Supportive Housing	251/14 CH	74/74CH*	150/100CH
Total	494/14 CH	159/74CH	180/100CH
Persons in Families with Children			
Emergency Shelters	206	12	15
Transitional Housing	140	0	45
Permanent Supportive Housing	208	0	40
Total	554	12	100

CH- Chronic Homelessness

Source: 2005 Dayton Community, Continuum of Care application

During the past few years, the Dayton, Kettering, and Montgomery County Continuum has expanded and enhanced the services provided for homeless persons in the community. In the past year, the number of permanent supportive housing units for homeless persons has increased from 665 units to 732. Additionally, about 200 homeless persons received substance abuse treatment services through the Opening Doors for the Homeless program. Street outreach efforts increased through the addition of outreach workers at the AIDS Foundation, Daybreak (a shelter for teens), and The Other Place (the community's daytime shelter). In its first months, the teen outreach program made inroads in identifying "hidden" homeless teens, particularly in the suburbs.

In addition to these outreach efforts, the Samaritan Clinic (a healthcare clinic for the homeless), expanded its hours and increased provider time. The Respite Care for the Homeless program located at the Maria Joseph Center expanded from two units to four and increased its medical services available to patients. The Respite Care expansion is part of a national Respite Care pilot initiative sponsored by the Health & Human Services Department, in which the local Continuum was one of only ten cities selected nationally to participate.

Also, for those who became homeless during the past 12 months, the six primary shelters (the American Red Cross, Daybreak, The Other Place, the Salvation Army Booth House, St. Vincent DePaul and the YWCA) helped more than 4,000 homeless persons to move along the continuum from shelter toward housing. Through the emergency assistance and prevention projects provided, 590 households retained their housing or moved into new permanent housing, thereby eliminating the need for a stay or any further stays in the shelters. In regards to the more than 200 residents in transitional housing programs, 85% increased their education level and/or employment status, and a similar percentage either remain enrolled in the program or have successfully moved into permanent housing. As for the formerly homeless residents in the continuum's permanent supportive housing units, 96% remained stabilized in housing.

The latest point-in-time survey was conducted in January 2005 to estimate the number of homeless persons and their service and facility needs. The survey utilized emergency shelters and transitional housing and permanent supportive housing providers who supplied data in respect to residential capacity, estimated need, and subpopulation characteristics.

The homeless shelter count and needs assessment indicated that of the 577 homeless respondents, 99 (17.8%) received or were now receiving treatment for mental illness, 240 (43.1%) have experienced alcohol or drug abuse, and 43 (7.7%) were victims of domestic violence, conditions that are exacerbated by homelessness. Eight homeless persons (1.4%) were receiving or had received treatment for HIV/AIDS related illness and 127 (22.8%) were chronically homeless. It is important to note that the survey indicated nearly two-thirds of the respondents suffered from multiple clinical conditions of alcohol/drug abuse, and/or mental illness, and/or HIV/AIDS. Of the 577 only 60 (10%) did not have a debilitating clinical condition. Table 47, below, shows the number of sheltered and unsheltered homeless subpopulations in Dayton.

Table 47: Sub-Population Comparison

Homeless Sub Populations	Sheltered	Unsheltered	Total
Chronically Homeless	55 (A)	72 (N)	127
Seriously Mentally Ill	60 (N)	39 (N)	99
Chronic Substance Abuse	186 (N)	54 (N)	240
Veterans	26 (N)	7(N)	33
Persons with HIV/AIDS	5 (A)	3 (A)	8
Victims of Domestic Violence	43 (A)	--	43
Youth	7 (A)	--	7

(A) administrative records (N) enumerations

Source: 2005 Dayton Community, Continuum of Care application

Non-Homeless Special Needs Populations

The information provided and 2000 census data dealing with physically and mentally impaired persons indicate that there is a significant need for special services. Trends established by 1980, 1990, and 2000 data indicate that the number will continue to increase significantly in the cases of elderly, frail elderly, physically and mentally impaired, and persons with HIV/AIDS. The integrated network of social, educational, job training, health, food, and welfare assistance programs must be maintained to meet these growing demands within the city.

The survey and Community Forums conducted for the Consolidated Plan indicated that several community service issues for these special needs populations were of concern within the community, and several needs should be considered as priorities within the Plan. The City of Dayton is committed to working with various community partners, both non-profit organizations and public housing and human service agencies to see that the needs of these diverse populations are being appropriately addressed. The City is aware that it is important to consider not only a range of services provided but the setting in which these services are provided.

In a landmark decision by a 6-3 vote, the U.S. Supreme Court ruled in June 1999, that a state may not discriminate against psychiatric patients by keeping them in hospitals instead of community homes. The court said that the Americans with Disabilities Act (ADA) may require that states provide treatment in community-based programs rather than in a segregated setting. This case, known as the Olmstead case, ruled that community placement was necessary when deemed appropriate by state professionals, agreed to by the individual with the disability, and resources available were sufficient. The courts agreed with “the most integrated setting” provision of the ADA. This ruling has implications not only for service provision, but on the need for quality affordable housing stock to serve this population moving to treatment in community-based programs.

Elderly and Frail Elderly

The elderly population continues to be a major concern when considering affordable housing and supportive housing with social services. As the elderly age and become frail many of them will require additional supportive services. More than 19,000 persons, or 12 % of the population in

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Dayton, were 65 years or older in 2000. Over the last decade Dayton's senior population, has declined by 17%. While the overall number of persons age 65+ decreased from 1990 to 2000, their proportion of the population remained relatively stable, mirroring the overall decline in Dayton's population. A breakdown of Dayton's elderly population shows 53% aged 65-69, 37% aged 75-84 and 10% aged 85+. 6,241 or 44% of the city's elderly householders live in family households; 8,000 or 56% live alone or with non-relatives. 71% of Dayton's elderly householders are homeowners; only 29% (4,133) live in rental housing. There is a relatively close match to the number of elderly households who rent and the 3,200 units of senior public or assisted housing located in the city.

In 2003 the Montgomery County Frail Elderly Task Force identified specific subpopulations of elderly persons as having greater need for supportive housing and other services. They are persons aged 85+, and those aged 65+ with disabilities. The City had 2,031 persons aged 85+ based on 2000 Census data. Nearly half of them were living in their own homes. Census data shows that 52% of Dayton's elderly population 65+ had at least one disability. 19% had two or more disabilities. 13% or 2,400 Dayton seniors have a "self care" disability. 28% or 5,300 have difficulty going outside their home alone to shop or visit a doctor's office.

Table 48, below, gives the number of households by income group for the elderly population.

Table 48: Number of Elderly by Income Group

Elderly Renters and Owners	Very Low Income			Low-Income (51 to 80% MFI)	Moderate Income (81 to 95% MFI)	Total Elderly Households
	(0 to 50% MFI)	0 to 30% MFI	31 to 50% MFI			
Renters 1 & 2 member households	3,579	2,341	1,238	736	707	5,022
Owners	4,176	1,987	2,189	2,605	3,439	10,220

Source: The Comprehensive Housing Affordability Strategy (CHAS) 2000 data

Seniors living on fixed incomes often encounter problems meeting expenses for utilities and prescription drugs. These financial considerations force seniors to sometimes make hard decisions between paying bills or cutting back on their food budget to make ends meet, to the detriment of their health. Typically, the elderly also have higher expenses related to health care, including the need for in-home assistance.

The needs to be addressed for this population group can be summarized as follows:

- Medical care/prescription medications, straining their already limited income;
- Fixed incomes, limiting their ability to maintain and repair their home and pay utilities;
- Special transportation needs due to medical conditions and disabilities;
- Assistance in meal preparation, housekeeping and shopping;
- Assistance with yard work and property maintenance.

The Area Agency on Aging of Montgomery County provides a variety of home care options, information, and referral services for the elderly population in Dayton. The agency administers and manages three programs specifically designed for the frail elderly population: PASSPORT Home Care, ComCare, and Residential State Supplement (RSS). PASSPORT Home Care is a statewide program that provides seniors with in-home services if they meet the program's income eligibility

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guidelines, while ComCare provides similar services for those who exceed PASSPORT's income guidelines. RSS provides Medicaid eligible seniors and persons with disabilities with room and board in approved residential settings.

Following the recommendations of its Frail Elderly Task Force, Montgomery County has established the County Office of Senior Services to:

- Coordinate the Frail Elderly Service Network;
- Serve as a central I&R and service access point for senior services, including a significant expansion of ComCare service delivered through the Area Agency on Aging;
- Provide quality assurance;
- Serve as the central evaluator of providers and services.

In 2004 Dayton and Montgomery County voters overwhelmingly approved an increase in the Human Services Levy that now provided an additional \$2M annually for in-home and other supports for the community's frail elderly, including respite care to assist family caregivers.

There are eight assisted living facilities within Montgomery County. Assisted living facilities provide housing, health care, and supportive services. The assisted living facilities are: Alterra Sterling House of Washington Township, Laurelwood Assisted Living, Maria Joseph Living Care Center, Marriort Maple Ridge, Sunrise Assisted Living Center of Oakwood, the Gables at Singing Woods, the Pines of Shiloh, and the Suites at Walnut Creek.

Severe Mental Illness

Based on the 2000 Dayton census, 7,264 persons between the ages of 16 to 64 and 2,452 persons age 65 years and older were classified as having a mental disability. These figures represent a total of 9,716 persons or six percent of the city's total population. The seriously mentally ill are usually extremely impoverished. They typically are unable to work and may not be connected to entitlement programs. The mentally ill need services such as outreach, medication, case management, representative payee, specialized crisis services, and, often, substance abuse treatment. In the area of housing, the mentally ill often need ongoing case management in order to succeed.

Individuals with mental illness may suffer from various disorders including schizophrenia, major depression, or bi-polar disorder. These illnesses differ in their causes, course, and treatment. Their symptoms can also differ dramatically. Some people with major depression may be too exhausted and overwhelmed to seek food, shelter, and medical care. Other people are talkative, fidgety, and wildly energized by mania. Some are tortured by delusions, fantasies, suspicion, and fear and may avoid human contact. It is important to note that severe mental disorders tend to endure, often for life, although they frequently follow a cyclical course that is unlike mental retardation or physical disabilities and, often, can be controlled with medication when consistently administered.

Mentally ill persons could have multiple problems such as substance abuse problems, chronic physical illness, or a disability which further troubles their lives. People who are severely mentally ill are usually single or divorced and may have a weak social support system. Mentally ill persons may not have the informal social networks that might help them overcome problems. For those who cannot speak English, navigating a complex social services system is even more difficult. Multilingual, multi-cultural outreach workers and treatment staff are more successful in assisting ethnic and minority individuals.

Physically Disabled

Based on the 2000 census, 10,723 persons between the ages of 16 to 64 and 6,980 persons age 65 years and older were classified as having a physical disability, which totaled to 17,703 persons, or eleven percent of the city's population. The physically disabled experience problems with accessibility, both at home and within the community. Many have problems finding housing that meets their needs and can accommodate wheelchairs or other mobility enhancements. Although the Consolidated Plan survey conducted in preparation for this document indicated that services for this group should be a low priority, the City of Dayton funds programs which enhance accessibility. These have included programs such as wheel chair ramp installations and others which enhance accessibility to streets and other public facilities. The City recognizes that accessibility issues should also be addressed by ensuring that facilities are ADA compliant.

Supportive Services for this population group with physical disabilities generally focus on the following needs:

- Mobility assistance in normal daily activities;
- Physical rehabilitation and medical care;
- New job training skills;
- Insurance coverage and lack of income due to unemployment;
- Special transportation needs due to medical and physical condition; and,
- Assistance in meal preparation, housekeeping and shopping.

The Access Center for Independent Living, Inc; Choices in Community Living; Lutheran Social Services of Mid-America; and United Rehabilitation Services of Greater Dayton provide education, outreach, housing, and other services for the physically disabled population in Dayton.

Alcohol/Other Drug Addictions Only

Alcohol and drug abuse are defined as excessive and impairing use of alcohol or other drugs. The National Institute of Alcohol Abuse and Alcoholism estimated the number of adult men with a drinking problem at 15 percent and that of adult women at 6 percent. These percentages, when applied to Dayton, would yield a population total of 17,200 persons. This is similar in number to those affected by physical and mental handicap combined. Many alcohol and drug addicts need extensive medical care and treatment. Other treatments may include:

- Rehabilitation programs;
- Counseling/ support groups to deal with the problem;
- Addressing unemployment and the resulting loss of income/ insurance coverage due to inability to perform job functions; and,
- Physical rehabilitation in case of injuries.

Additionally, severe addiction sometimes impairs a person's ability to handle routine tasks. These persons sometimes require temporary assistance in meal preparation, housekeeping, and shopping (based upon the stage of the problem), in addition to treatment.

HIV / AIDS

HIV/AIDS statistics, obtained from the Ohio Department of Health and enumerated by county, revealed that Montgomery County had 72 new HIV diagnoses between July 2003 and June 2004.

City of Dayton and City of Kettering 2006 - 2010 Consolidated Plan

As of June 30, 2004 there were 1,046 reported persons living with HIV/AIDS at a rate of 187.1 per 100,000 persons. Specific figures for the City of Dayton are unknown. 513 persons are known to have died from complications related to HIV/AIDS as of June 30, 2004.

Case management, support, and tenant-based rental assistance is available through the AIDS Resource Center Ohio (ARC Ohio), Montgomery County Combined Health District, and Samaritan Healthcare Clinic. Specifically, ARC Ohio is a non-profit service and prevention organization. It provides direct services and support to individuals with HIV/AIDS and their families. Its purpose is to prevent the spread of HIV/AIDS through public awareness, outreach, and education. ARC Ohio provides services such as financial aid, home-based assistance, nutrition, support groups, advocacy and community referrals, rent and utility assistance, psychological services, and quality of life programs.

Supportive Services for this population group generally focus on the following needs:

- Hospice care in the advanced stages of the disease;
- Counseling/support groups to deal with the debilitating effects of the disease;
- Unemployment and the resulting loss of income/insurance coverage due to inability to perform job functions;
- Special transportation needs due to medical and physical condition; and
- Assistance in meal preparation, housekeeping and shopping (depending on the stage of the disease).

Fair Housing

Dayton is currently a substantially equivalent agency for HUD's fair housing investigation and enforcement for the jurisdiction. Under this authorization, the Dayton Human Relations Council has the authority to issue charges and findings of discrimination. As a requirement of HUD, Dayton conducted an Analysis of Impediments to Fair Housing Choice in March 2004. Through this analysis, seven barriers to fair housing and housing choice were identified.

- Impediment #1: Real and perceived discrimination.
- Impediment #2: Excessive cost burdens for low and moderate-income renters and homeowners.
- Impediment #3: A shortage of safe, sanitary, assisted, and affordable housing, especially for very low- income households.
- Impediment #4: A shortage of Section 8 certificates and vouchers.
- Impediment #5: HUD and welfare policies, procedures, and regulations.
- Impediment #6: Mortgage lending disparities between the African-American and White communities.
- Impediment #7: Attitudinal barriers, information and technical assistance gaps, as well as an inadequate supply of housing and supportive services for the disabled, including persons with AIDS.

As a substantially equivalent agency, Dayton is certified as having equivalent procedures, prohibitions, and remedies as the Federal Fair Housing Act (the Act). The Act was enacted in 1968 and amended in 1974 and 1988 to add protected classes, provide additional remedies, and strengthen enforcement. The Act, as amended, makes it unlawful for a person to discriminate on the basis of race, color, sex, religion, national origin, handicap, or familial status. Generally, the Act prohibits discrimination based on one of the protected classes in all residential housing, residential sales, advertising, and residential lending and insurance. Specifically, it is illegal to do the following based on a person's membership in a protected class:

- Misrepresent that a house or apartment is unavailable by providing misleading information, discouraging a protected class member from applying for a rental unit or making an offer of sale or discouraging a protected class member from inspecting available units;
- Refuse to rent, sell, or negotiate for the rental or sale of a house or apartment or otherwise make unavailable;
- Discriminate in the terms, conditions, or facilities for the rental or sale of housing by using different provisions in leases or contracts for sale, imposing slower or inferior quality maintenance and repair services, requiring higher security deposits, or assigning persons to a specific floor, section of a building or neighborhood;
- Make, print, publish or post statements or advertisements that housing is not available to members of protected classes;
- Deny or make different loan terms for residential loans due to membership in a protected class;
- Deny persons the use of real estate services;
- Intimidate, coerce, interfere, retaliate; or
- Refuse to make reasonable handicap accommodations to persons with disabilities.

Lead-Based Paint

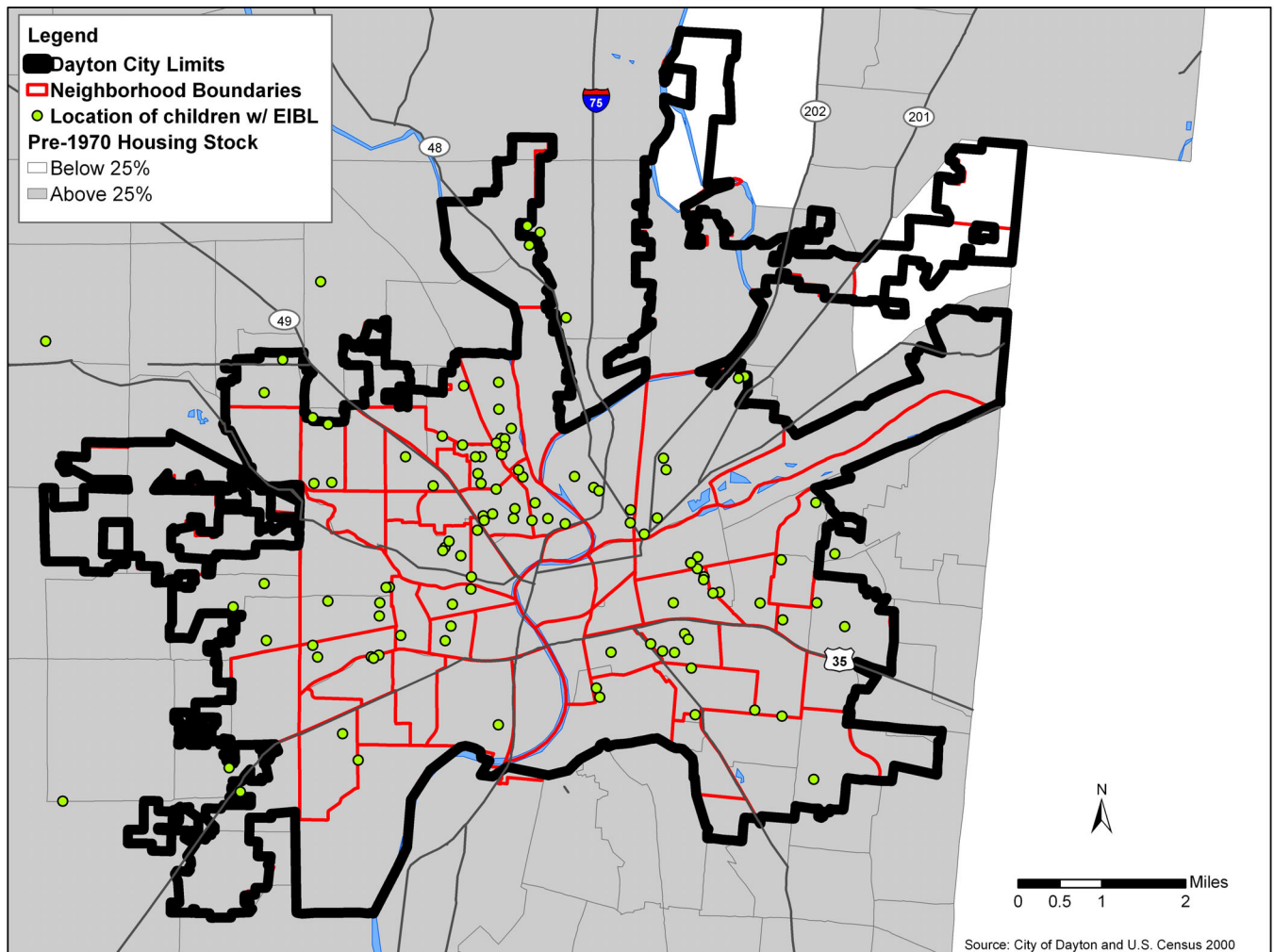
Lead was banned from residential paint in 1978. Housing built before 1978, therefore, may present a lead hazard if any coat of paint contains lead. It is not the mere presence of lead that causes the hazard, but exposure to the lead through dust or paint chips. Young children most frequently become exposed by inadvertently ingesting dust containing lead through the course of normal hand-to-mouth activities. Additionally, people may become exposed to these hazards during the remodeling or the repair of older homes. Exposure to lead through the ingestion of paint dust or chips can cause developmental problems in young children.

Lead poisoning affects children of every demographic group. Low-income families, however, are disproportionately affected. Housing that has not been adequately maintained is potentially the most hazardous to young children because of the likelihood of chipping, peeling, or flaking paint. Much of the older housing stock available to low-income families may be in this deteriorated condition.

According to the Ohio Department of Health, the largest preventable environmental health threat to children is lead poisoning. Severe lead exposure that leads to elevated blood levels greater than or equal to 80 ug/dL can cause a coma, convulsions, and death. Elevated blood levels above 10 ug/dL are associated with decreased intelligence and problems with behavioral development. The City estimated that between January 2003 and September 2004 about 130 properties had children having elevated blood levels above 10ug/dL. Awareness of lead hazards is particularly important in Dayton since it has a significant number of older housing units. According to the 2000 U.S. Census data, over 86 percent of the housing units were constructed prior to 1970. Of those housing units, 12,082 are occupied by households below poverty level. As shown on Map 21, below, the households with children having elevated blood levels are distributed throughout various neighborhoods specifically concentrated in the census tracts which have higher percentage of pre-1970 housing stock.

Montgomery County was awarded a \$1.9 million Lead-Based Paint hazard reduction grant from HUD in March, 2003. The grant expired in July 2005 and Montgomery County is now in the process of reapplying for additional funds. Through this grant, the City of Dayton and the Combined Health District worked together to identify homes containing lead-based paint that needed assistance, particularly homes where children with elevated blood levels resided. The Cities of Dayton and Kettering jointly received \$100,000 from the U.S. Conference of Mayors to work on lead-based paint hazards within their individual communities. This particular project focuses on the homes of caregivers for small children, particularly senior citizens who care for young children. Additionally, the City of Dayton will continue to provide technical assistance to non-profit organizations that receive HOME funds in how to properly and safely renovate homes. The City will also continue its nuisance demolition program that assists in demolishing old, deteriorated homes that often have lead-based paint.

Map 21: Properties with Children Having a Blood Level of 10 or More (From 01/01/03 to 09/10/04) and Pre-1970 Housing Stock



Kettering's Housing and Homeless Needs Assessments

Several types of data were used to examine and establish Kettering's affordable housing needs. The 1990 and 2000 U.S. Censuses provided general demographic information. The Office of Housing and Urban Development's website provided the Comprehensive Housing Affordability Strategy (CHAS) data, which includes information broken down by income level, household type, and race/ethnicity. The CHAS data also provides information on elderly households. Additionally, the CHAS data include information on housing problems and cost burdens faced by households. Finally, the City of Kettering held four (4) public meetings and one public hearing to further analyze the affordable housing needs of its residents.

Affordable Housing Needs

Income is one measure used to determine the affordable housing need of a household. Households with marginal incomes have a greater need for affordable housing than high-income households. In order to establish the affordable housing needs in Kettering, the definition of "low-income" was established. The phrase "low-income" will be used in this report to describe households with incomes below 80% of the Median Family Income (MFI). According to the 1990 Census, the MFI was \$41,338. Using the most current data available, the 2000 Census, Kettering's current MFI is \$55,849.

Household type is another measure used to determine affordable housing needs. In this report, renter households and owner households will be examined. In Kettering, there are approximately 25,679 households, with 33.49% of these households being renter households and the remaining 54.51% being owner households (SOCDS CHAS Data: Housing Problems Output for All Households, 2000). The number of low-income households has increased by 806 since 1990, with the renter households showing the greatest increase, 2.4% since 1990.

Proportionately, renter households continue to be the household type most in need. The data below show the greater incidence of low incomes among renters when compared to owners. Many housing providers today feel homeownership incentive programs have greatly reduced the number of renters with significant income. Households with income to meet mortgage payment obligations have left the rental market or in some cases may never have rented a housing unit. The table also reveals while the total number of households has declined since 1990, the percentage of low-income households continues to increase in both types of households.

Table 49: Household Type Most in Need

	Total Renter Household	# of Low Income Renter Households	Proportion Low Income	Total Owner Households	# of Low Income Owner Households	Proportion Low Income	Total Households
1990	8,683	4,100	47.22%	17,456	3,724	21.33%	26,139
2000	8,600	4,731	55.01%	17,079	3,899	22.83%	25,679

Source: CHAS Data: Housing Problems Output for All Households, 1990 and 2000

Cost Burden

The information in the following sections depicts current estimates of households by tenure and income level, and a proportionate breakdown of households that experience housing problems or cost burdens. For this report, the phrase “severe cost burden” will refer to households that spend 50% or more of the household income for housing expenditures. Also, the phrase “housing problems” will refer to cost burdens experienced by households with greater than 30% of the household income being used for housing expenditures and/or overcrowding housing conditions and/or housing units without complete kitchen or plumbing facilities.

Households with Income Levels Below 30% of the MFI <\$16,755

In the 0-30% MFI level, there are currently 1,147 renter households, and 549 owner households. Both of these household types in this lowest income bracket have increased in number since 1990. Proportionately, renter households in this income level represent 13.3% of all renter households, and owner households in this income level represent 3.2% of all owner households.

As for housing problems and cost burdens, 76.9% of renter households with incomes below 30% the MFI indicate that they have housing problems. 67.0% of renter households at this income level indicate they have severe cost burdens. Both of these percentages have decreased since 1990. As for owner households in this income bracket, 70.9% indicate they have experienced housing problems, while 48.1% have severe cost burdens. Both of these percentages have decreased since 1990.

Households with Income Levels 31-50% of the MFI \$16,755--<\$27,925

In the 31-50% MFI level, there are currently 1,268 renter households, and 796 owner households. The number of renter households in this level has increased by 178 since 1990, while the number of owner households in this level has decreased by 311. Proportionately, renter households in this income level represent 14.7% of all renter households, and owner households in this income level represent 4.7% of all owner households.

As for housing problems and cost burdens, 77.3% of renter households with incomes between 31-50% of the MFI indicate that they have housing problems. Only 20.4% of renter households at this level indicate severe cost burdens. Both of these percentages have decreased since 1990. 100% of the large related renter households at this income level report housing problems. This percentage has more than doubled since 1990.

As for owner households in this income bracket, 56.3% indicate housing problems, while 28.3% indicate they have severe cost burdens. Both of these percentages have risen by at least 15% since 1990.

Households with Income Levels 51-80% of the MFI \$27,925--<\$44,680

In the 51-80% MFI level, there are currently 2,316 renter households and 2,554 owner households. The number of renter households in this level has increased by 308 since 1990, and the number of owner households has increase by 478. Proportionately, renter households in this

income level represent 26.9% of all renter households, and owner households in this income level represent 15.0% of all owner households.

As for housing problems and cost burdens, 33.9% of renter households in this income level indicate housing problems. Only 3.2% indicate they have severe cost burdens. Both of these percentages have decreased since 1990. None of the large related renter households have severe cost burdens.

As for owner households in this income bracket, 31.7% indicate they have housing problems, while 7.4% report that they experience severe cost burdens. Both of these percentages have increased since 1990. Of the owner households, 51.2% of the small related households reported housing problems as well as a cost burden greater than 30%. Large related households reported even greater problems with 63% reporting housing problems and 56.5% with cost burdens greater than 30%. The cost burden reported by homeowners may be a factor that contributes to the increasing number of foreclosed properties throughout Kettering.

Households with Moderate-Income Levels- Greater than 80% of the MFI >\$44,680

According to the CHAS data, there were 3,869 renter households and 13,180 owner households in this moderate-income level bracket. When compared to low-income households (below 80% MFI), there are 862 fewer moderate-income renters, but 3,899 more moderate-income owners.

In general, the moderate-income households experience much fewer housing problems than do the low-income households. 6.4% of all renter households indicate housing problems, while 7.8% of all owner households indicate housing problems. Only 1.4% of all renter households indicate they are suffering from severe cost burdens, and only 1.1% of all owner households indicate they are suffering from severe cost burdens. Elderly renter households in this income level do indicate higher percentages of housing problems (16.8%) and severe cost burdens (9.3%).

General Housing Needs as Determined by Community Focus Groups

In August of 2004, the City of Kettering held a series of meetings in which members of the community participated in focus groups. The following is a list of the *Top 5 Housing Needs* for the City of Kettering:

1. Rehabilitate housing stock; Provide money to help homeowners with repairs and improvements.
2. Strengthen property maintenance and zoning code inspections.
3. Improve maintenance of infrastructure – curbs, gutters, sidewalks, wheelchair ramps, streets, etc.
4. Create an adequate supply of affordable housing with an emphasis of creating mixed income developments.
5. Create an adequate supply of affordable senior housing, including providing assistance for people at the 50-80% MFI level.

Housing Needs by Race/Ethnicity

There are several statistics that provide indicators for the housing needs of minorities. The 2000 CHAS data revealed earlier that renter households have a higher percentage of households with incomes below 80% of the MFI. Analyzing renter households with regards to race/ethnicity of those households identifies subpopulations of Kettering that may have more specific needs. One can see in the following table that the percentage of Hispanic renter households with low incomes is far higher than all of the other population groups. This may indicate the need for specific housing services designed for Hispanic households. The number of Hispanic households also can be expected to increase, because from 1990 to 2000, the total number of Hispanic households increased by 26% (CHAS 1990 and 2000 data).

Table 50: Percent of Renter Households with "Low Incomes" (Below 80% MFI)

Renter Household Type	Total Renter Households	Proportion Low Income
All Renter Households	8,600	55.01%
White Non-Hispanic	7,840	54.72%
Black Non-Hispanic	302	55.63%
Hispanic	121	90.08%
Native American Non-Hispanic	22	54.55%
Asian Non-Hispanic	119	36.97%

Source: CHAS Data: Housing Problems Output- 2000

As for owner households, a trend that was established earlier in this section continues; owner households have lower proportions of low incomes when compared to renter households. Both Black non-Hispanic owner households and Hispanic owner households have higher proportions of low incomes when compared to all owner households. The following table reveals this information:

Table 51: Percent of Owner Households with "Low Incomes" (Below 80% MFI)

Owner Household Type	Total Owner Households	Proportion Low Income
All Owner Households	17,079	22.83%
White Non-Hispanic	16,665	22.71%
Black Non-Hispanic	85	30.77%
Hispanic	61	29.51%
Native American Non-Hispanic	30	0.00%
Asian Non-Hispanic	136	16.91%

Source: CHAS Data: Housing Problems Output- 2000

It is also useful to analyze the frequency of housing problems faced by minority renter households. The following table indicates that Hispanic renter households have the highest percentage of housing problems. Further examination shows 100% of Hispanic renter households with incomes below 30% MFI are facing housing problems. This further supports the need for housing services for Hispanic households.

Table 52: Renter Households Facing Housing Problems

Renter Household Type	Total Renter Households	Percent Facing Housing Problems
All Renter Households	8,600	33.70%
White Non-Hispanic	7,840	33.30%
Black Non-Hispanic	302	34.10%
Hispanic	121	65.30%
Native American Non-Hispanic	22	36.40%
Asian Non-Hispanic	119	33.60%

Source: CHAS Data: Housing Problems Output- 2000

Owner households also face some housing problems. The data reveals that Hispanic households have specific housing needs. Hispanic owner households have almost twice the percentage of housing problems when compared to all owner households. A further look at each race category shows Asian Non-Hispanic owner households report that all households below 80% of median have housing problems.

Table 53: Housing Problems Faced by Owner Households

Owner Household Type	Total Owner Households	Percent Facing Housing Problems
All Owner Households	17,079	15.60%
White Non-Hispanic	16,665	15.60%
Black Non-Hispanic	85	9.40%
Hispanic	61	29.50%
Native American Non-Hispanic	30	0.00%
Asian Non-Hispanic	136	19.90%

Source: CHAS Data: Housing Problems Output- 2000

Housing Needs of the Elderly

For the City of Kettering, the 2000 Census shows that 18.3% of the population was 65 years of age or older. The number of elderly residents over 65 years of age was 10,498 reflecting the possibility that the elderly residing in Kettering are aging in place. The number of elderly over 65 years of age increased by 249, while the number of elderly over 75 years of age increased by 1121.

Table 54: Kettering's Elderly Population

Age Groups	1990	2000
65-74	6,216	5,344
75-84	3,134	4,021
85 and Older	899	1,133
TOTAL	10,249	10,498

Source: 1990 Census and 2000 Census

According to the CHAS Data, which defines the elderly as persons over the age of 62, there are currently 1,726 one and two member elderly renter households, and 5,868 one and two member

elderly owner households. When compared to the 1990 SOCDs CHAS data, the city has experienced a decrease in the number of renter and owner households with income below 50%, from 2016 households to 1,483 households. However, in the 51% to 80% income category, the city saw an increase from 1990 to 2000, 1618 to 1923.

Of all of the elderly renter households, 65.9% have low incomes (0-80% MFI). Of all of the elderly owner households, 38.7% have low incomes (0-80% MFI). A closer look at the elderly owner with income below 80% MFI shows they are the majority of owner households with income below 80%. The following chart reveals that elderly households are experiencing a higher percentage of low-incomes than the average household.

Table 55: Elderly Households vs. All Households - 2000

	Total Renter Household	Proportion Low Income	Total Owner Household s	Proportion Low Income	Total Household s
Elderly Households 2000	1,726	65.87%	5,868	38.67%	7,594
All Households 2000	8,600	55.01%	17,079	22.83%	25,679

Source: CHAS Data: Housing Problems Output for All Households, 1990 and 2000

As for housing problems and severe cost burdens, the percentages of elderly households facing these issues varies across income level and household type (renter/owner). When you compare the 1990 and 2000 housing problem and cost burden percentages for elderly owners and renters in all renter household categories the percentages have decreased; in the owner households in the 31% to 80%MFI there has been an increase. Currently, the elderly renter households at the income level 31-50% MFI have the highest percentage of housing problems – 73.1%. The elderly renter households at incomes below 30% MFI have the highest percentage of severe cost burdens – 59.6%. The elderly owner households have lower percentages of housing problems and severe cost burdens when compared to the renter households. One notable statistic exists in the 51-80% MFI income level. The percentages of elderly renter households in this income level with housing problems and severe cost burdens are higher than the percentages of all renter households at this income level. Interestingly, it was these households that specifically indicated they needed affordable housing during a Focus Group meeting.

Of the elderly population residing in Kettering, a significant number are found living alone. According to the 2000 Census, there are 3,356 elderly (over 65 years of age) householders living alone. By comparing this number to the total number of elderly households (7,594), we find that 44.2% of elderly are living alone.

Supportive Housing Needs for Elderly and Frail Elderly

Within the elderly population, there is a group defined as “frail”: the elderly, who may be in poor physical condition, have low or limited incomes, may live alone, and have a limited support

system. The Census data reveal that Kettering's existing elderly population is aging, which indicates that the need for supportive services will increase. By examining the table below, one can see that the population ages 55-74 has decreased, while the population ages 75 and older has increased. This increase in the oldest population group is likely do to aging of the existing population. These aging residents could become frail and need supportive services.

Table 56: Kettering's Aging Population

Age Groups	1990	2000
55-59	3,203	2,817
60-64	3,514	2,480
65-74	6,216	5,344
75-84	3,134	4,021
85 and Older	899	1,133

Source: US Census

When the housing needs of the elderly were further examined, 440 extra elderly (persons 75 years or older) renter households were present and 944 extra elderly owner households, which was 37.5% of the elderly and persons with mobility or self care limitations. Of the extra elderly renter households 48.9% reported housing problems, while 15.9% of the owner households reported housing problems.

For renter or owner households with 1 or 2 members 62 to 74 years of age, the lower the household income the greater percentage of households reporting a housing problem. For example, 90.9% of the renters and 87.9 of the owners reported housing problems. While elderly households with income greater than 80%MFI reported no housing problems for renters and 4.5% of the owners reported a housing problem. It appears that elderly owner households in the 50% to 80% MFI reported housing problems, while, the renters in this income bracket reported no problem.

Additional Information Regarding Elderly Housing Needs

Other types of information aside from housing statistics can reveal the housing needs of the elderly. The City held various meetings and hearings throughout the 1990's to determine the needs of senior citizens in Kettering. The needs that were defined during this time include affordable but not income restricted to below 50% of MFI, housing, maintenance of housing stock, designing units with features intended to aid the elderly, safety in elderly neighborhoods, and improving the range, accessibility, and coordination of services.

During the most recent meeting on August 2, 2004, a Focus Group created a list of the *Top Five Needs of the Elderly*. Some of these needs are similar to those established in previous meetings. The list is as follows:

1. Affordable assisted living facilities with transportation services.
2. Additional affordable housing with two bedrooms, one and a half bathrooms, and a garage.

3. Home modifications, including wheel chair ramps and showers with seats and grab bars.
4. One story housing units.
5. Affordable housing with limited income restrictions to extend benefits to households with incomes 50-80% MFI.

In total, seventeen elderly housing needs were defined. Some of the other needs include more Section 8 certificates and a citywide transportation system.

The need for additional elderly housing units is also reflected in the length of the waiting lists at the elderly housing complexes and nursing homes. For instance, at Lincoln Park Manor, one to two people each month are turned away from the nursing home facilities. At Heartland Health Care Center, the waiting list for long-term care is one year. As of August 24, 2004, there are 82 people on the waiting list at the Terraces. At Kettering Park Manor, four people are on the waiting list and 100 people are on the interest list. Finally, there are 58 people on the waiting list for all of the 24 units being built at the Mary Eileen Gardens facility.

Elderly Housing Facilities

Subsidized:

- | | |
|---|------------------------------|
| • The Terraces
150 W. Dorothy Lane
Kettering, OH 45429
(937) 299-8866 | 102 independent living units |
| • Kettering Park Manor
2750 Woodman Drive
Kettering, OH 45429
(937) 296-0627 | 24 independent living units |
| • Mary Eileen Gardens
2780 E. Dorothy Lane
Kettering, OH 45429 | 24 independent living units |

Private Market Rate Facilities:

- | | |
|--|--|
| • Oak Creek Terrace
2316 Springmill Road
Kettering, OH 45429
(937) 439-1454 | 69 nursing beds
32 assisted living apartments |
| • Lincoln Park Manor
694 Isaac Prugh Way
Kettering, OH 45429
(937) 297-4300 | 60 nursing beds
34 assisted living suites |

- One Lincoln Park 259 independent living apartments
590 Isaac Prugh Way
Kettering, OH 45429
(937) 298-0594
- Heartland Health Care Center 100 nursing beds
3313 Wilmington Pike
Kettering, OH 45429
(937) 298-8084
- Auburn Hills Health Care Center 92 nursing beds
1150 W. Dorothy Lane
Kettering, OH 45429
(937) 293-1152

BARRIERS TO HOUSING AFFORDABILITY

The City of Kettering examined current rules and regulations that would have an impact on the affordability of housing. The major areas reviewed were: zoning, subdivision requirements, floodplain management and building permits. Each will be reviewed as follows:

Zoning

The City of Kettering provides for a variety of lot sizes to encourage diversity in the city's housing stock. The Zoning Code is viewed as being very flexible in addressing use and the development of individual sites in Kettering. Annually, the Kettering Board of Zoning Appeals hears requests from property owners for variances to permit construction projects to go forward.

Subdivision Requirements

The subdivision regulations are not considered overbearing, while still ensuring compatibility with the Zoning Code.

Floodplain Regulations

The City of Kettering has a Flood Control Ordinance, which implements federal mandates regarding construction in a floodplain. The city staff works with property owners in the floodplain to inform them of the rules and regulations regarding construction in the floodplain.

Additionally, the city has been working with property owners of land in the floodway along the Middle Branch of the Little Beaver Creek in the Wiles Creek Neighborhood Revitalization Strategy Area (Census Tract 210 Block Group 1) to purchase homes in the floodway from willing sellers. The intent is to remove as many structures as possible from the floodway to decrease future property damage and relieve the surrounding area from flood damage. The city has been using Community Development Block Grant funds to acquire and demolish homes in

the floodway. In 2004, the city applied for additional funding through the State of Ohio Emergency Management Agency and the Federal Emergency Management Agency to acquire an additional 20 properties in the floodway. The city is waiting to hear of grant award.

Building Code

Building Codes may affect the cost of housing; however, the building code standards are considered minimums that address fire safety, sanitation and energy efficiency. The City of Kettering continues to work with State Officials to develop changes to the code that will improve the safety of our residents but not result in a cost burden.

City of Kettering Homeless Needs Assessment

From conversations with the Police Department, social workers in the city and the Shelter Policy Board the number of persons who are homeless from Kettering is small. Only 52 persons identified Kettering as their last permanent address when entering a shelter. The Police Department reports seeing only a few people using our parks as shelters. While homeless persons may not be visible in Kettering, Kettering is part of the County Wide effort to address the problem. To address the housing and service needs of the homeless individuals and families the city utilized the existing Dayton, Kettering and Montgomery County continuum of care that provides a comprehensive system to address these needs. Refer to page 52 for a continuum of care discussion.

Non-Homeless Persons with Special Needs

The city contacted various agencies serving person with special needs, held one public meeting regarding the housing needs of persons with special needs and utilized the information recently prepared for the Montgomery County Consolidated Plan.

Persons with Physical Disabilities

The 2000 Census indicates that there are 3,897 persons over the age of 5 with physical disabilities living outside of institutions in the City of Kettering. The Access Center for Independent Living reported they receive calls for accessible housing regularly. The center maintains a list of affordable and accessible housing. The Center noted that a majority of the accessible apartments have a 1-3 year waiting list.

The Access Center also reported support services and modifications to existing housing units are needed to keep persons with disabilities residing in independent units. Without support, persons with physical disabilities are forced to live in nursing homes.

Persons With HIV/AIDS

While statistics are not available specifically for Kettering residents regarding the number of persons infected with HIV Virus or suffering from AIDS, the recent Montgomery County Consolidated Plan provided valuable insight into the needs of this population. The Montgomery

County Consolidated Plan reported there are approximately 877 known persons with HIV and/or AIDS in Montgomery County. In addition, ARC Ohio estimated that up to 615 individuals in Montgomery County might be HIV infected but not yet diagnosed and/or reported. This figure is further emphasized when looking at two additional demographics where new HIV/AIDS cases are demonstrating the highest incidence. More than 36% of the County's residents are 20-44, the age group in which AIDS is one of the leading killers in the United States. Additionally, of persons with HIV or AIDS, 43% are African American and other racial minorities and 32% are 35 years of age or younger. Annual income of persons with AIDS is also very limited with 52% annual income being less than \$10,000. With 73% receiving one or more forms of public assistance. Lack of suitable affordable housing is a primary concern based on client requests for short-term rent, mortgage and utility assistance and locating affordable housing.

Due to a lack of affordable housing, homelessness is a problem. Persons with HIV and/or AIDS are assisted through intensive case management until suitable housing is located.

Persons with Mental Illness

According to the Alcohol, Drug, Addiction and Mental Health Services Broad (ADAMHS), persons with serious mental disabilities (SMD) have a chronic mental illness that is distinguished by diagnosis, duration and degree of impairment in daily functioning. For our purposes, those individuals in need of residential placement include the diagnostic groups of individuals who have a diagnosis of schizophrenia, bipolar disorder, or other major mental illness. The Montgomery County ADAMHS Board serves over 1,985 Kettering residents with serious mental illness through the community mental health centers. Many mentally ill individuals have difficulty in both obtaining and maintaining employment. Thus individuals with a mental illness are generally classified as having very low income, resulting in great difficulty in obtaining affordable housing that is safe and sanitary.

In the City of Kettering, Eastway provides housing for persons with mental illnesses through a group home for 12 individuals, 8 apartment units in a structure with on-site support, rental subsidies to 36 individuals residing in independent housing units and 12 shelter plus care tenant-based rental subsidies are offered. Miami Valley Housing Opportunities provides housing for adults with serious mental disabilities. Currently they provide assistance to 55 persons. However, the Montgomery County Consolidated Plan reported 150 adults who need housing, with many on waiting lists for 2 ½ years. The type of housing most in demand is an independent apartment unit.

Persons Suffering From Substance Abuse

Although the number of person who abuse substance in Kettering is not known, the Montgomery County Consolidated Plan reports that in the next five years, the ADAMHS Board anticipates that the number of persons who are chemically dependent or who abuse substances will remain consistent or increase above the estimated 1,000. The needs specifically of persons with mental illness and abuse substances include:

- A full continuum of group home services to assist the persons to recover.

- Rental assistance to help persons find safe and sanitary housing close to services they may need.

Persons with Mental Retardation and Development Disabilities

Within the City of Kettering there are residents served by the Montgomery County Board of Mental Retardation and Developmental Disabilities. The Board provides a wide variety of services for persons with mental retardation and development disabilities living with their families or in supportive housing. Within the city there are seven housing units that provide a variety of supportive housing opportunities for persons with mental retardation and developmental disabilities.

In the agency's planning process and program development the following trends are being considered:

- Aging caregivers of persons with mental retardation and developmental disabilities
- Increased numbers of children needing residential services
- Planning for children aging out of eligibility for children services
- The closing of a state-operated developmental center

In the Montgomery County Consolidated Plan the number of Montgomery County individuals on the waiting lists for housing were:

- Residential Waiting List = 116
- Emergencies = 33
- Service Substitution (persons not living in the least restrictive environment) = 283
- Aging Caregiver = 325

The need for housing is great and funding for new housing is limited according to the Montgomery County Board of MRDD. Housing providers are forced to look for new financing resources as State funds decrease and the need for housing and services continue to grow.

Anti-Poverty Strategy

The City of Kettering is very concerned about the number of individuals and families below the poverty level. Although our percentage below the poverty level is very modest, 4.6% of our individuals and 3.2% of our families, the city has been and will continue to develop programs to assist these households comprehensively not only with housing issues. In 2000, city staff served on several communities for youth development. One concern continued to come up at all of the meetings, for youth to develop stable home environments are needed. As a result, the need for additional school counselors and social workers in the Kettering City Schools and after school enrichment programs to provide more educational opportunities was identified. The Kettering Schools sought and received grant funds from Montgomery County (TANF dollars through the State of Ohio) to assist with this effort. Today there is one social worker in the school district that works with school counselors and principals to address family needs. At the high school, the district has added two counselors to reduce the counselor/student ratios. Through Montgomery

County the school district now has enrichment programs in all of the elementary and middle school buildings, furthering the educational opportunities for Kettering youth.

City staff continues to work with the apartment managers in the Oak Creek area of Kettering to encourage communication and programs to benefit this neighborhood. This area is Census Tract 218, Block Group 2 and consists of primarily rental housing. Of the three apartment communities that participate in monthly meetings, two are market rate complexes and one is a tax credit with Section 8 assistance. The monthly meetings include the managers of the complexes, the principal of the elementary school serving the area and the Police Sergeant also serving this part of Kettering. Updates regarding school activities, police crime statistics and city events are discussed. Speakers are also invited to the meetings to discuss housing discrimination, elderly housing service needs, drug prevention practices and other topics important to the complexes at that time. The city sees this effort as another way to provide a variety of services to the residents to assist them holistically.

As the needs of the Kettering residents are identified, the city will continue to design programs and activities to specifically address the housing needs as well as the social well being of the residents.

Fair Housing

The City of Kettering has a long history of supporting measures in the community to prevent housing discrimination. The Kettering Board of Community Relations was established in 1969 and serves as the board that enforces the fair housing ordinance in the city and develops educational programs to promote fair housing throughout the city.

The city works closely with the Miami Valley Fair Housing Center to enforce fair housing laws and educate property owners regarding the laws. Annually, the city enters into a contract with the fair housing center to respond to all housing discrimination complaints and provide educational programs regarding fair housing. Education programs include: sponsoring information booths at various housing related functions held by the city during the year, updating landlords at the annual Tenant Landlord Workshop, providing information to students, teachers and counselors regarding fair housing issues and talking to various civic groups.

Additionally, in recent years, the fair housing center has taken an active role in addressing the issue of predatory lending. Predatory lending practices are designed to take away homeowners' equity in their property or cause a terrible cost burden so a homeowner loses his property because he/she cannot keep up on the mortgage payments. Predatory lending is one of the causes for the increasing number of foreclosures in Kettering, Montgomery County and in the State of Ohio.

Lead Based Paint

The City of Kettering continues to work with Montgomery County and the City of Dayton to address lead-based paint in each of the communities. By working collaboratively grant funds have been received, newest techniques to address lead-based paint are tried, contractors are shared and numerous households with children have been assisted.

Lead poisoning has been medically documented to cause severe health related illnesses in children under the age of 72 months and to pregnant women and their fetuses. Some of the more common effects of lead poisoning are irritability, nausea, fatigue, attention deficit hyperactivity disorder, upset stomachs, lower I.Q.s and, in the most severe cases, death.

The National Center for Lead-Safe Housing estimates that 90% of homes built before 1940 are at risk, 80% of homes built from 1940-1959, and 62% of homes built from 1960-1979, for lead-based paint hazards. According to 2000 Census data, in Kettering, 1,513 housing units, or 5.6% of the total housing units, were built in 1939 or earlier. An additional 13,153 housing units, or 48.8%, were built during the period 1940-1959. From 1960-1979, 10,006 housing units were constructed, representing 37.1% of the total housing units. Using the previous calculations, Kettering would have 18,088 housing units with lead based paint hazards. It is important to note that lead poisoning occurs disproportionately to children in low-income households. Recent studies have shown that more than 16% of young children from low-income families had lead levels in their blood above the level of concern set by the CDC, compared with only 1% of young children from high income families.

The city's goal for the five-year strategy is to continue to reduce or eliminate lead-based paint hazards and aid in the prevention of childhood lead poisoning. The city's approach for achieving this goal will be to continue working with the Miami Valley Lead Poisoning Prevention Coalition and the partners in the Lead Hazard Control grant. Lead Hazard Control grant partners include the City of Kettering, CityWide Development Corporation, COUNTY CORP, Combined Health District, and the City of Dayton. These partners first came together to work on this issue in 1995 when Montgomery County submitted an application for funds through HUD's Office of Lead Hazard Control. This application was for \$4.9 million dollars; these funds were not fully disbursed until December 2000. Over 200 housing units were made lead safe. Activities completed under that grant included the following: providing funding for lead hazard control to nonprofit agencies that rehabilitate very low and low income housing; distributing educational materials to a wide variety of institutions, including daycare centers, schools and churches; and providing outreach services to families who are participating in the program. The grant also enabled the Health District to hire the appropriate personnel and purchase equipment, such as XRF machines, and to develop a database for testing and controlling lead hazards. Through the implementation of this grant and through the partnering of federal funds such as CDBG and HOME, it is possible to leverage funds and be able to address additional housing units.

In 2002, Montgomery County as the lead agency applied and received additional funds through the Office of Healthy Homes and Lead Hazard Control. The grant award was for \$1,296,000 and is being used by the cities of Dayton and Kettering and Montgomery County. Kettering's portion of the grant was \$108,000 and to date approximately \$90,000 has been expended. To date, 10 households have benefited from this grant program.

The City of Kettering in cooperation with Montgomery County and the City of Dayton will continue to address lead based paint hazards through US Department of Housing and Urban Development Lead Hazard Grant Programs.

Dayton's Strategic Plan

Housing and Homelessness Strategic Plans

The City of Dayton and its local partners allocate dollars to programs that fund a variety of housing, community service, economic development, public improvement, community facility, and homeless service programs. The Housing Market Analysis and Housing and Homeless Needs Assessment highlighted some areas where pressing needs are present within the City. The Strategic Plan provides a basis for how the City, the Dayton Metropolitan Housing Authority, the Shelter Policy Board through the Continuum of Care, and other community partners will target their declining HUD, state and other federal resources over the 5-year life of this Consolidated Plan.

The City of Dayton's priorities outlined within this plan were developed based on the results of an extensive public input process. Five community forums were held which allowed knowledgeable individuals active in housing and community development and social services to comment on the most pressing issues for the City. A community needs survey was also used as a means to collect input from the public. Survey participants included representatives of non-profit organizations, business owners, and citizens, both homeowners and renters. A total of 383 surveys were tabulated through this effort.

As a result of this public dialogue and input, the City developed a list of prioritized needs for this community. All the Dayton priorities that will guide the strategic plan are outlined on HUD Table 2A (Housing Priority Needs) and HUD Table 2B (Community Development Priority Needs). Both tables are contained in the Appendix. Priorities are coded as High, Medium, Low, or No such Need. A "High" priority is an activity in which the City **will** provide funding through its CDBG, HOME, or ESG program. A "Medium" priority is an activity that the City **may** fund, if resources are available. A "Low" priority is one that the City **will not** fund with its own resources, but consider certification consistency for other entities' applications for federal assistance.

The City of Dayton's "High" priority need areas are as follows:

- Housing
- Economic Development
- Recreation Facilities and Services
- Public Infrastructure Improvements

Medium priorities were also identified and indicate areas where the City may allocate dollars, but will primarily achieve through advocacy, leadership, and strategic partnerships. These include:

- Community and Social Services
- Homeless Facilities & Services

The specific housing goals and strategies are detailed in the next section. The City's non-housing goals are identified in the Non-Housing Community Development Plan which follows this Housing and Homelessness Strategic Plans section.

Also in the Housing and Homelessness section are the strategies for Public Housing, Homelessness, Fair Housing and, Lead-based Paint.

Dayton Resources Available for Housing and Community Development Strategies

The resources available for implementing the City's Consolidated Plan come primarily from the three HUD entitlement programs: Community Development Block Grant (CDBG), HOME Investment Partnership Program, and the Emergency Shelter Grant (ESG). These programs are managed through HUD's Division of Community Planning and Development (CPD). Of these three programs, CDBG is the largest source and the most flexible in regard to the diversity of activities that it can fund. However, over the last three years, City CDBG grant awards have declined by over 18%. The outlook for 2006 indicates that a potential 6% decrease is looming. The future for the CDBG program at the federal level is on shaky ground and cities and counties across the nation are struggling to determine how they will address pressing housing and community development issues in light of this tenuous funding environment.

As HUD resources continue to decline, strong leadership and creative partnerships will be required in order for the City to make progress implementing the goals and objectives stated in this Plan. This impact will not be made with funding alone. Targeted and strategic allocation policies must be used to maximize the City's resources along with the resources of its community partners. In order for the City to achieve the highest return on investment with its federal and other public resources, and foster a sustainable community, the City of Dayton will follow specific investment principles listed below:

- **Collaboration**-The City will collaborate with community institutions to develop and implement comprehensive redevelopment plans;
- **Asset-Based**- projects/programs will enhance the assets already rooted within the community;
- **Links Jobs with Amenities and Housing**- the City will help create an environment that will attract jobs, amenities, and housing while strategically seeking opportunities to augment the City's population base;
- **Leverage**-Whenever possible, the City will leverage its investments with private and other public resources to stabilize neighborhoods and protect community assets;
- **Layering**-the City will embark upon projects/programs that strategically build upon one another;
- **Sustainability**-the City will continue to maintain its well-documented reputation of sound financial management and leadership;
- **Return on Investment**- The City will ensure that its investment is maximized and that the return can be defined, measured and realized within a reasonable time frame.

Dayton's Affordable Housing Priorities and Strategies

Table 2A, in Appendix D, lists the priority housing needs in the City of Dayton. The priorities were based on survey results, interviews, an analysis of housing and demographic data. The estimated number of units in the "unmet need" column was derived from the Comprehensive Housing Affordability Strategy (CHAS), and Census Data. These data were interpreted and combined to determine the unmet need and goals for each category.

Dayton residents, social service agencies and other community partners indicated that the major housing issues centered around: stricter enforcement of housing codes and yard standards; predatory lending practices and the impact of growing foreclosure rates; vacant property and the demolition of derelict structures; assistance for those households who want to own a home; construction of newer affordable housing units- both rental and homeownership; and, assistance to households for major rehabilitation and minor repairs, specifically elderly homeowners.

When looking at the housing needs of low-and moderate-income households as described in the Housing Needs Assessment, it's clear that those struggling the most are households earning less than \$17,500. Many of these households occupy housing units in need of renovation. However, the cost to rehabilitate the home is beyond their means, or the landlord is unwilling to invest in the redevelopment of rental units. The Market Analysis also revealed that a portion of Dayton's housing stock is outdated and has limited demand in the current market. A high vacancy rate and the number of abandoned properties resulting from predatory lending or lack of sufficient income to keep the home is too prevalent in our neighborhoods. Finally, the City recognizes the value of homeownership, but low-income families may need support to remain in their homes and low-income renters may never have enough income to purchase and maintain a single family home.

The following describes the housing priorities for the City of Dayton. Listed under each priority are the goals, objectives and strategies that the City has approved for the five-year period. These goals, objectives, and strategies in the Consolidated Plan will support the vision established in the City's 20 year comprehensive plan, *CitiPlan 20/20* and *Focus 2010*, the strategic vision adopted by the City Commission in 2005.

Goal I: Increase the quality, desirability and maintain the affordability of the City's housing stock.

Objective A: Improve the condition of the city's residential structures so that by 2010 at least 85 percent of the city's residential structures will be rated "Condition 1" which is a sound structure.

Strategy A1: Increase and improve the impact of the City's Code Enforcement operations by implementing the recommendations that are applicable and feasible for the City listed in the *Reinventing Dayton and the Miami Valley Through Vacant Property Revitalization and Reclamation* report, and the City's Housing and Neighborhood Strategies Task Force report.

Objective B: By 2010 reduce the average number of re-inspections needed for property owners to correct code violations from five to three, thereby increasing the rate of compliance.

Strategy B1: Implement the re-inspection fee process by 2006.

Objective C: By 2010 provide assistance to 300-400 low and moderate-income homeowners for home repair and/or rehabilitation to assist them in maintaining their homes; complete plans to assist moderate-income elderly homeowners; and, ensure that all referrals of eligible homeowners needing assistance will be addressed.

Strategy C1: Provide affordable home improvement loans/grants for minor repair, addressing code violations, emergency repairs that threaten occupancy of the home, and rehabilitation.

Strategy C2: Develop housing options for elderly homeowners who are unable to remain in their homes and for whom rehabilitation of their house is not financially feasible.

Strategy C3: Utilize housing inspectors, the Dayton Municipal Housing Court, and the Housing Appeals Board to make referrals of eligible homeowners needing assistance.

Objective D: Partner with local housing developers and providers to build 300 new apartment units and 50 single units for home ownership by 2010.

Strategy D1: Utilize best practices to assemble land, in coordination with various City Departments to facilitate development of infill housing projects that are linked with larger redevelopment efforts.

Strategy D2: Provide incentives to for-profit and nonprofit developers to construct housing in Dayton's older neighborhoods where other redevelopment is occurring.

Objective E: Through new and existing partnerships, rehabilitate at least 100 rental housing units for low and moderate income households.

Strategy E1: Work with area realtors, landlords, developers, financing agencies, and housing providers to develop and fund a rental rehabilitation program for the City of Dayton.

Objective F: Collaborate with DMHA to secure financing to build or acquire 200 housing units for very low income families to replace public housing units slated for demolition over the next five years.

Strategy F1: Work with DMHA to advocate for federal, State of Ohio and private financing to build new, acquire, or renovate existing housing units for very low income families outside of areas of high poverty within Dayton and Montgomery County.

Goal II. Reduce the number of vacant, obsolete, and nuisance housing structures.

Objective A: Strengthen Dayton's neighborhoods through the acquisition and demolition of at least 600 vacant and sub-standard housing units before 2010 in order to assemble developable tracts of land for new housing units. To facilitate this process, by 2007, develop draft legislation amending the definition of vacant and abandoned property in the State of Ohio.

Strategy A1: Develop a strategic demolition plan that identifies properties for removal; prioritizes them for demolition; and aggressively pursues reimbursement from the property owner.

Strategy A2: Work in partnership with other municipalities in the region and throughout the state to develop legislation that amends the definition of vacant and abandoned property and speeds up its disposition and redevelopment.

Objective B: By 2006 determine the level and type of incentives required to promote rehabilitation and sale of vacant structures; and by 2010, rehabilitate at least 25 vacant structures predominately in low and moderate-income areas for new housing or mixed-use development.

Strategy B1: Partner with CDCs/NDCs and other non-profit/for-profit developers to identify and acquire vacant houses that can be reasonably rehabilitated and sold.

Strategy B2: Provide an appropriate level of HUD funding that serves as an incentive to CDCs/NDC/s for the rehabilitation and subsequent sale of vacant properties.

Objective C: Acquire/demolish 50 vacant structures to assemble developable sites large enough to create new housing or economic development opportunities within distressed neighborhoods. Partner with DMHA to coordinate property acquisitions with its density reduction plans.

Strategy C1: Create a City interdepartmental team to facilitate the acquisition and demolition of vacant and/or nuisance structures; and, assemble and market the sites for sale to potential developers.

Strategy C2: Work in partnership with Dayton Metropolitan Housing Authority to appropriately manage their inventory reduction and demolition strategy so as to mitigate any negative impact on DMHA residents and the surrounding neighborhoods.

Goal III: Increase the rate of homeownership and decrease the rate of foreclosures among the City's households.

Objective A: Reduce the number of foreclosures in Dayton so that by 2010, the number of foreclosures will decline in Dayton by 15 percent over 2005.

Strategy A1: The City will partner with local housing agencies to expand homeownership and consumer education assistance programs to combat the current foreclosure crisis and its relationship to predatory lending.

Strategy A2: Continue to work with State officials to adopt meaningful and enforceable anti-predatory lending legislation.

Objective B: The City will assist 250 low- and moderate- income households in purchasing a new home by 2010; provide downpayment assistance to 100 low- and moderate- income households; and convert at least 20 housing units from rental to homeownership units.

Strategy B1: Promote homeownership education programs, including Mortgage Credit Counseling and the Individual Development Account (IDA) Program provided by local non-profit organizations..

Strategy B2: Use the Neighborhood Lending Program to provide down-payment assistance.

Strategy B3: Encourage the conversion of single family rental units into owner occupied units in neighborhoods where owner-occupancy rates are less than 40%.

Goal IV: Increase the supply of permanent supported housing for homeless and chronically homeless individuals and families throughout Dayton and Montgomery County.

Objective A: By 2010, the City will have been an effective partner in increasing the supply of permanent supportive housing throughout Montgomery County as outlined in the 10-Year Plan to End Chronic Homelessness and Reduce Overall Homelessness.

Strategy A1: The City will partner with local non-profit agencies and work through the Continuum of Care to assist as feasible in the implementation of the 10-Year Plan to End Chronic Homelessness and Reduce Overall Homelessness.

Public Housing Priorities and Strategies

The Dayton Metropolitan Housing Authority (DMHA) is the primary provider of affordable housing for Dayton's very low income families, and elderly and handicapped households. DMHA is in a state of transition as it works to meet its mission of providing "low to moderate income residents of Montgomery County access to decent, safe, affordable housing and to advocate on behalf of our clients on community issues and services that affect their ability to secure and maintain housing." Public Housing Operations is transitioning from a site based, field support system and central support system to an asset management model where all residential sites are defined and managed as cost centers, decentralizing the traditional public housing costs. This new system is being implemented in 2005-06 to better define the income generating potential and cost structure of the development sites. In response to this transition, DMHA has and will continue to implement a major density reduction program and modernization program described in the Public and Assisted Housing Inventory, pages 71-76.

Public Housing Units Strategies

Strategies developed by the Dayton Metropolitan Housing Authority to address the affordable housing needs of those who are currently on the waiting lists, as reported by their 2004 PHA Plan, include:

- 1. Employ effective maintenance and management policies to minimize the number of housing units that are not being utilized. This includes reducing the time it takes to "turn over" each vacated public housing unit, and to renovate occupied units.**
- 2. Replace public housing units taken out of the inventory through demolition by developing mixed-finance developments and using more Section 8 vouchers. (By maintaining and/or increasing Section 8 "lease-up" rates, families will be able to continue to use Section 8 vouchers to gain access to affordable housing throughout the City and County.)**
- 3. Convert public housing units to Project-Based Section 8 assistance in order to allow the current low-income residents to pay the same rent as they presently pay, while providing a higher per unit subsidy for the operation of the project. The conversion would also allow the site to qualify for Ohio Low Income Housing Tax Credits, which would fund the modernization of units.**
- 4. Work to promote acceptance of the Section 8 program to potential landlords by effectively screening Section 8 applicants.**

5. **Work to develop and pursue additional housing resources besides public housing and Section 8 to increase the supply of affordable housing units in Dayton.**
6. **Target available resources and assistance to families at or below 30 percent of the Area Median Income (AMI), the largest household type on both waiting lists, by exceeding HUD's federal targeting requirements for these families and applying admissions preferences for families with economic hardships.**
7. **Also target assistance to those families who are at 50 percent of the AMI by utilizing admissions preferences for families who are currently working, and implementing rent policies to affirm employment.**

Two other specific family types are highlighted on the waiting lists for public housing units and Section 8: elderly households and families with disabilities.

8. **Continue to designate some public housing units specifically for the elderly; apply for special-purpose vouchers targeted to the elderly; and continue to market the existing housing units to elderly households. (DMHA has designated five public housing developments for elderly occupancy only: Hallmark-Meridian, Dayton View Senior Village [HOPE VI Elderly], The Metropolitan, Grand Senior Living, and Park Manor.)**
9. **Target available assistance to families with disabilities by facilitating the modifications to public housing units based on the Section 504 Needs Assessment for Public Housing; apply for special-purpose vouchers for families with disabilities when they are available, and affirmatively marketing to non-profit agencies that provide assistance to families with disabilities.**
10. **Continue to affirmatively market to all races and ethnicities that have a disproportionate housing need to increase public awareness and publicize the available resources DMHA has to offer. A two-fold fair housing counseling approach will be provided to Section 8 tenants to make them aware of possible housing locations that are outside of areas that have high minority or poverty concentrations and also to market Section 8 programs in areas that are outside of poverty/ minority concentrations.**

Public Housing Resident Initiatives

DMHA administers a wide range of resident housing initiative programs and services that are offered to its tenants. These include family self sufficiency programs and programs developed by DMHA to assist public housing and Section 8 assistance families in becoming homeowners. DMHA strives to improve staff and resident accountability through its 12-step comprehensive Community Improvement Plan (CIP). The following is a description of the programs operated by the Housing Authority to improve the quality of life for its residents.

Family Self Sufficiency

The Family Self-Sufficiency (FSS) Program is intended to promote self-sufficiency and economic independence for public housing residents by offering comprehensive supportive services. By encouraging self-sufficiency, the FSS Program positions participants to break the cycle of dependency on public assistance and rental subsidy programs. Coupled with its standard case management, this component is composed of the following programs:

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- Hope VI – The residents of the three public housing sites that were demolished to allow for redevelopment will receive extensive case management support in employment training, educational tutoring and computer literacy, through the four year program.
- Senior Wellness Programs – The program provides for the preventative resources necessary for senior public housing residents to maintain high quality, independent life styles, through the four senior service public agencies.
- Computer Literacy Program – The program provides computer skills training to public housing residents and their families.
- Homeownership Training – Residents are given the opportunity to prepare themselves for homeownership. Through credit counseling, down payment assistance, and homebuyer education classes' residents are able to move from tenancy to homeownership.
- Families in Transition Supportive Services – DMHA is the recipient of a ROSS Grant to assist families in transition make the step to more rewarding careers. These grants funds will be used to support job training and the educational advancement of DMHA residents

Homeownership Opportunities

DMHA has developed a “ladder to success” program for all public housing and Section 8 assistance families that culminate in homeownership opportunities. Over the next three years, DMHA should realize the following program results:

- Turnkey III – 2 homes to be purchased by resident families
- Encore Homes – 10 homes to be purchased by resident families. Currently all ten homes are leased to families who are completing Family Self Sufficiency criteria.
- New Visions of Homeownership – 13 homes to be purchased by resident families. Currently all 13 homes are leased to income eligible families.
- First Choice – 33 first time homebuyers have received down payment assistance for the purchase of affordable units throughout Montgomery County, as a part of the Hope VI program. Additional funding will allow DMHA to provide this service to 4 more families who are first time home buyers by the end of 2005. This exceeded DMHA's HOPE VI goal by seven families.
- Dayton View Commons – 60 homes will be constructed in the old Dayton View Hope VI neighborhood, and sold with HOME Program assistance to families with incomes 60% or less of median income.
- Section 8 Homeownership – DMHA has also afforded Section 8 families the opportunity to become homeowners through the Section 8 Homeownership program. Income eligible Section 8 voucher holders can utilize their voucher amount to assist with monthly mortgage payments.

All of the above mentioned strategies and activities are contained in the Dayton Metropolitan Housing Authority Agency Plan. Each spring the DMHA Agency Plan is updated and presented for local government, resident and public review, and then submitted to the U.S. Department of Housing and Urban Development for approval. The latest HUD approved plan is available for public review at the DMHA Central Office, 400 Wayne Avenue, Dayton, Ohio 45410.

Homelessness Priorities and Strategies

All the components of a Continuum of Care (CofC) system are present in Dayton and Montgomery County, beginning with homelessness prevention, outreach, and assessment and then continuing through emergency shelter, transitional housing, and supportive services, and ending with permanent or permanent supportive housing. The community's priority is to expand and strengthen efforts to enable homeless persons to move into and remain in permanent housing, focusing particular attention on some of our most vulnerable homeless: families with children, teens, and homeless persons who suffer from mental illness, substance abuse or both. Table 1A, on page 77, was formulated using data from the survey conducted during the Community Input process and data supplied by the Continuum of Care. Prioritization of the needs was established through the survey conducted during the development of the Consolidated Plan and those identified through development of the Continuum of Care application process. The results were tabulated and adapted to the table.

Given the extent of the need for supportive housing, and the demand for CDBG funding for other purposes, funding to achieve the goals for reducing homelessness will come primarily from Continuum of Care funds, other state and local assistance, the City's Shelter Plus Care and Emergency Shelter (ESG) grants. The City of Dayton allocates its Emergency Shelter Grant to local shelters that are able to leverage funding; assist homeless persons' placement into transitional and permanent supportive housing; and provide services to all categories of homeless persons, including the chronically homeless.

The City is the grant administrator for the community's Shelter Plus Care Program, which provides supportive rental housing for hard-to-serve homeless persons with disabilities and their families. The special needs of these persons include severe mental illness, physical disabilities, dependence on drugs and alcohol, living with HIV/AIDS or some combination of any two or more of these conditions. The assistance is provided through project-based rental assistance or through tenant-based rental assistance. Continued renewals of these components are critical, as they comprise a significant percentage of the Continuum's inventory of permanent supportive housing units. Therefore, Dayton will continue to advocate for increased Shelter Plus Care funding and serve as the administrator for the program. Table 1B, in Appendix B, shows the unmet needs, funding to address the unmet need.

The City of Dayton, Montgomery, the Shelter Policy Board, the Continuum of Care agencies and other community representatives are working on the 10-Year Plan to End Chronic Homelessness and Reduce Overall Homelessness. Dayton's City Manager and the Montgomery County Administrator are co-chairing the Homeless Solutions Leadership Team. Senior staff from the City, the County and the Shelter Policy Board are providing the staff support for the planning effort. The Leadership Team has organized work groups to assess the areas that affect chronic homelessness and homelessness prevention and develop appropriate strategies. The work of the leadership team and work groups will be complete by December 2005; and the plan will be finalized and presented to the community during the first quarter of 2006.

Table 1A
Homeless and Special Needs Populations

Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
Individuals				
Beds	Emergency Shelter	211	-	-
	Transitional Housing	92	24	30
	Permanent Supportive Housing	325	-	150
	Total	628	64	206
Persons in Families With Children				
Beds / Units	Emergency Shelter	218 / 73	-	5 / 15
	Transitional Housing	140 / 57	-	45 / 20
	Permanent Supportive Housing	208 / 100	-	40 / 20
	Total	566 / 230	-	90 / 55

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population		Sheltered		Unsheltered
		Emergency	Transitional	Total
1. Homeless Individuals	267	85	72	424
2. Homeless Families with Children	89	54	--	143
2a. Persons in Homeless Families with Children	242	138	--	380
Total (lines 1 + 2a)	509	223	72	804
Part 2: Homeless Subpopulations		Sheltered		Unsheltered
1. Chronically Homeless	55	72	127	
2. Seriously Mentally Ill	60			
3. Chronic Substance Abuse	186			
4. Veterans	26			
5. Persons with HIV/AIDS	5			
6. Victims of Domestic Violence	43			
7. Youth	7			

The Continuum of Care, coordinated through the Shelter Policy Board, has identified several goals to address homeless needs for this community. These goals, contained in 2005 Continuum of Care application, will be further refined as a result of completing the 10-year Plan to End Chronic Homelessness and Reduce Overall Homelessness.. Below is a list of goals and strategies for homelessness in general and short term goals from the 2005 Continuum of Care planned for the chronic homeless

Overall Homelessness Goals and Strategies

The current focus for dealing with homelessness in general in the community is to:

- Target resources to fill critical gaps in the continuum of services, in order to better serve those homeless in our community who need emergency shelter, transitional housing, or permanent supportive housing.
- Focus efforts at the “front end” of the continuum and work to prevent homelessness.

The following Homeless Goals have been developed by the Continuum of Care process:

Goal I: Complete 10-Year Plan to End Chronic Homelessness and Reduce Overall Homelessness and begin implementation by March 2006.

Goal II: Improve efforts to prevent homelessness, and ensure that discharge protocols are developed and implemented to prevent the release of people into homelessness.

Goal III: Improve service delivery through the Continuum of Care for those with substance abuse and mental health needs and by reducing the length of time young adults and families spend homeless.

Goal IV: Maintain adequate supply of safe, affordable housing with appropriate levels of supportive services for the chronically homeless and for other homeless youth, families and single individuals.

Goal V: Build improved community database and governance structure to track outcomes and ensure implementation of the adopted 10-Year Plan by December 2006.

Chronically Homeless Goals and Strategies

The current focus of the community’s chronic homelessness strategy is on the Homeless Solutions planning process. The Homeless Solutions Leadership Team established outcomes for the process. As a community, we will be successful if we have: **“closed the front door”** to keep more individuals and families stabilized in housing and prevent their entry into the homeless assistance system; **“opened the back door”** to more quickly re-house those individuals and families who do become homeless into appropriate, safe, affordable housing in the community; **“rebuilt the infrastructure”** of housing, income and services that supports poor people; **ensured an efficient and coordinated system** of services; and **educated the community** about the causes of homelessness and **changed attitudes and stereotypes** about persons who experience homelessness.

The following Chronically Homeless Goals have been developed by the Continuum of Care:

Goal I: Complete 10-Year Plan to End Chronic Homelessness and Reduce Overall Homelessness by March 2006.

Goal II: Increase the Supply of Permanent Housing Options for Chronically Homeless by July 2006.

Goal III: Close “front end” system gaps by determining system change strategies needed to prevent homelessness and successfully implement discharge planning protocols.

Goal IV: Increase supportive services targeted to chronically homeless persons by identifying other sources of funding by October 2006.

Goal V Ensure that all CofC- funded programs targeting chronically homeless individuals are effectively filling a gap in the continuum by April 2006.

Goal VI: Build and test the community database to better assess the chronic homelessness issue by December 2006.

Non-Homeless Special Needs Goals

Those who are not homeless, but that have special needs to consider in their permanent housing are also of concern for the community. These special needs include severe mental illness, physical disabilities, dependence on drugs and alcohol, living with HIV/AIDS, being frail and elderly or some combination of any two or more of these conditions. The information provided and 2000 census data dealing with physically and mentally impaired persons indicate that there is a significant need for special services. Trends established by 1980, 1990, and 2000 data indicate that the number will continue to increase significantly in the cases of elderly, frail elderly, physically and mentally impaired, and persons with HIV/AIDS.

The City of Dayton is not the lead agency in providing services for those who have special needs. There is however, an integrated network of agencies providing transportation, education, job training, healthcare, food, public benefits programs, and senior services that must be maintained to meet the growing demands of this population within the city. The City will continue to provide leadership and support the work of these agencies in meeting the specialized needs of these populations. Specifically, Dayton will support:

- **Evaluating upcoming needs related to the non-homeless special needs populations through annual Continuum of Care planning process.**
- **Identifying funding for organizations that deliver assistance to persons with disabilities, including job training and housing assistance.**

The City of Dayton’s housing strategies along with DMHA will also have an impact on the supply of housing options for the elderly and physically handicapped. Both agencies have specific strategies to address the housing needs of the elderly and frail elderly populations.

City of Dayton Impaction Policy

In 2004, Dayton had approximately 30 percent of Montgomery County's population. Despite this, most of the County's public housing units and almost half of the County's Project Based Section 8 housing were located within the city. In addition, the 2000 Census indicates that more than half of the county's residents living in poverty are located in Dayton. One-hundred percent (100%) of the County's halfway houses for drug/alcohol abuse and the vast majority of housing for the mentally ill are located in the city. Obviously, there is still the need for more cooperation among surrounding governments and the numerous organizations that provide affordable housing and supportive services to ensure that Dayton's neighborhoods are racially and economically diverse and that Dayton does not absorb a disproportionate amount of at risk populations.

The Impaction Policy is designed to ensure that the City accepts no more than its fair share of housing for special needs populations and to ensure that projects targeted solely for at risk populations do not negatively impact the neighborhood or surrounding neighborhoods.

Projects subject to review under the Impaction Policy include: public housing projects, homeless shelters, emergency stay shelters, housing for the mentally ill, group homes, halfway homes, and project based Section 8 housing developments. The populations served by these developments are generally considered at-risk populations due to their limited earning potential (less than 30% AMI), problems with social interaction, substance abuse or mental illness. Concentrations of at-risk populations in neighborhoods can have negative impacts on the quality of life of all residents and do not serve to integrate the at-risk population into the mainstream. In reviewing individual projects, the City must balance the needs of the target populations and the existing neighborhoods. The City must consider whether the proposed housing development will negatively impact the neighborhood or the surrounding neighborhoods and whether a development will increase the concentrations of at-risk populations beyond the point of being beneficial to the at-risk population.

The project review process will evaluate each proposal to ensure tenants of the Impaction Policy are upheld. The criteria for review includes evaluating the project based on the following parameters:

- ✓ Identifying existing developments targeted to at-risk populations:
 - ◆ Projects targeting at-risk populations must be spaced 1000 feet from any existing development serving predominately at-risk populations. Exceptions may be made for homeless shelters and emergency stay shelters developed and sponsored by the Shelter Policy Board and operated as described by the Continuum of Care.
 - ◆ Group Homes and halfway homes are prohibited from Single-Family and Planned Unit Development zoned neighborhoods.
- ✓ The project fills a quantifiable gap in the current housing product spectrum:
 - ◆ The project proposal must demonstrate a market-based need for the housing product proposed, and the project must address one of the housing needs identified in the Consolidated Plan.
 - ◆ The project must promote the Community Development and Neighborhoods goals outlined in CitiPlan 20/20.
 - ◆ Projects must demonstrate how the target populations are better served by locating within the City of Dayton and the proposed site, versus surrounding communities.
 - ◆ Projects must demonstrate how the neighborhood and surrounding neighborhoods will be positively impacted by locating at the proposed site.

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- ♦ The development team must have the capacity and experience to design and manage the proposed project.
- ✓ The project increases the overall appearance of the neighborhood:
 - ♦ The project must increase the amount of quality housing within the neighborhood or remove existing blighted structures.
 - ♦ The project must be designed in context to the surrounding environment. The Department of Planning and Community Development will review all proposals to ensure context sensitive designs;

In order for the City to support and/or approve projects subject to review under the Impaction Policy, the proposed project must demonstrate that each evaluation criteria is met.

Fair Housing Impediments

The City remains committed to affirmatively furthering fair housing practices by its active leadership and participation in numerous activities, programs and initiatives. The City of Dayton's Human Relations Council (DHRC) is the City's primary leader in this effort. The DHRC addresses and processes fair housing cases, landlord/tenant issues and public education programs to promote awareness of fair housing issues. DHRC also evaluates financial institutions, real estate professionals and various organizations that affect housing development and opportunities.

The Analysis of Impediments to Fair Housing provides a list of impediments to fair housing in Dayton. The Analysis contains an identification of the impediments to fair housing for the seven protected classes and corresponding remedial actions to address the impediments. The goal listed below is addressed by the remedial actions. The impediments identified in the analysis are listed on the following page. A detailed description of the remedial actions is provided in Appendix G.

Goal I: Address barriers and impediments to fair housing for seven protected classes.

Impediment #1: Real and perceived discrimination.

Impediment #2: Excessive cost burdens for low and moderate-income renters and homeowners.

Impediment #3: A shortage of safe, sanitary, assisted, and affordable housing, especially for very low-income households.

Impediment #4: A shortage of Section 8 certificates and vouchers.

Impediment #5: HUD and welfare policies, procedures, and regulations.

Impediment #6: Mortgage lending disparities between the African American and White communities.

Impediment #7: Attitudinal barriers, information and technical assistance gaps, as well as an inadequate supply of housing and supportive services for the disabled, including persons with AIDS.

Lead-based Paint Hazards

Residential lead poisoning is caused by the dust from chipping and peeling lead-based paint. Since lead-based paint for residential use was not banned until 1978, it is possible that all houses built prior to 1978 have lead paint somewhere in or on them. According to the 2000 Census, almost 90% of all housing units in the City of Dayton could be affected. Using 1990 Census data, the County estimated that of the housing units occupied by low-income households, 56,446 (80%) in Dayton, and 115,236 (75%) in the balance of Montgomery County contained lead-based paint.

The resources that are needed for lead-based paint reduction efforts are largely at the federal level. However, funding applications are competitive and this community must re-apply in order to receive assistance. The last grant received was in 2003 and it expired in July 2005. The ability to address the stated priorities is directly impacted by the community's ability to secure federal assistance. Regardless of whether or not the community is successful in getting federal assistance for lead-abatement, the City will implement the following strategies in order to address the concern:

- 1. Coordinate Dayton's rehabilitation programs with other sources of lead-based paint reduction funding to comprehensively address the needs of older neighborhoods.**
- 2. Continue aggressive demolition of older, obsolete structures that will reduce the number units containing lead-based paint.**
- 3. Educate residents in housing units about lead-based paint hazards through the City's Housing Inspection efforts.**

Barriers to Affordable Housing Strategies

The City believes that the strategies contained in its Housing Priorities and those that DMHA has described will address most of the barriers listed to accessing and maintaining an affordable housing supply. The availability of federal funding for housing subsidies for extremely low-income families and individuals will have a major impact on the Dayton community's ability to provide affordable housing for our neediest households. The City will also continue working with the Dayton Public Schools in its facility rebuilding efforts, which once completed should help to increase the market value of owner-occupied housing units. Other strategies listed for poverty reduction and those contained in the Homelessness plans will also assist in addressing the economic and societal issues that affect access to decent, safe, and sanitary affordable housing.

Non-housing Community Development Plan

Dayton's neighborhoods are distinct and dynamic places, rich in history and tradition. They thrive or fail based on the success or failure of various housing and non-housing components. While the condition and availability of affordable housing is a large piece of the puzzle, the picture is incomplete without all of the other things that make up a neighborhood and a community. Table 2B, in Appendix E, prioritizes the Non-housing Community Development Needs as provided through the results of the survey, previous priorities detailed in earlier Consolidated Plans, interviews, and consultation with program staff.

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This section will assess the top non-housing priorities for the City of Dayton to ensure a suitable living environment for our residents. Those non-housing community development areas are:

- ✓ **Economic Development**
- ✓ **Improved Public Infrastructure and Facilities**
- ✓ **Recreation and Leisure Facilities and Programs**
- ✓ **Strong and Stable Families and Youth**
- ✓ **Poverty Reduction and Workforce Development**

Economic Development

Dayton has been following a negative curve with respect to job creation and retention. If this crisis is not dealt with boldly and creatively, it will adversely affect the quality of life for everyone in the region. The goal for economic development in Dayton is to rebuild the tax base and use the strengths of Dayton's ingenuity to attract, retain, and strengthen businesses and industries that provide living wage jobs to our residents.

In addition, population and employment losses in Dayton's neighborhoods have eroded the customer base that many of the City's business districts need to succeed. Coupled with the suburbanization of retail businesses, one can clearly see that a number of the City's business districts have been hard hit by business closures and relocations. The shops and services that business districts provide play a role in making city neighborhoods desirable places to live. Business districts can serve as anchors in a neighborhood, a source of employment for neighborhood residents and youth and an amenity for visitors and residents alike. In addition to the declining prominence of our local neighborhood business districts, there are a significant number of nuisance commercial structures throughout the community. The majority of these nuisance commercial properties are located in low and moderate-income neighborhoods. These blighting influences have a significant impact in our business districts and neighborhoods by serving as a disincentive for commercial investment and homeownership. Finally, creating and retaining living wage jobs without having a prepared workforce to access those jobs is only half of the solution. Job training programs are needed to prepare adults for jobs requiring new technological skills.

Improved Public Infrastructure and Facilities

The community has embraced the need to improve the quality of public infrastructure such as streets, alleys and sidewalks in low and moderate-income areas. Citizens and businesses recognize that clean, functional and safe streets and roadways contribute greatly to the perception of the quality of life. Unimproved streets and alleys, the absence of sanitary sewers and storm sewers still exist in a few Dayton neighborhoods. These neighborhoods often contain high concentrations of low and moderate-income residents who can not afford to pay the public assessments necessary to make the needed improvements. In addition, there are hundreds of vacant lots in the city, the majority of which are located in low and moderate-income areas. These lots become attractive sites for illegal dumping activity. Keeping these lots free of hazardous materials and debris also contributes to the feeling of safety for the neighborhood as well as improving the aesthetic quality of the community.

The City also recognizes that when improving public infrastructure, the best way to maximize the impact of such improvements is to link it with other development initiatives underway. These efforts may be a housing development project, where new streets, sidewalks, or water systems are needed. Likewise, as more businesses relocate and expand in Dayton, the City's incentives for private investment may often be related infrastructure improvements to facilitate development.

Recreation and Leisure Facilities and Programs

Dayton owns and operates an abundant supply of recreational facilities and leisure programs for our residents. The City recently completed a 10-Year Master Plan for recreation facilities and programs, which highlighted the major strengths, weaknesses and opportunities for growth and improvement. Residents and neighborhoods participated in assessing the needs for facilities and programs. The prevailing issue concerning these facilities and services was whether or not they meet the current needs and demands of the community. Several facilities are outdated and are no longer functional for the type of recreational programming that is competitive with other communities. Dayton has 12 recreation and community centers, and over 70 parks and playgrounds in its inventory. Forty-six percent of these facilities are located in or serve low and moderate-income neighborhoods. The condition of these facilities and the quality of the services affect the quality of life for thousands of citizens, most notably the City's young people. It was not surprising that both adults and youth ranked recreation and leisure facility improvements high among the priority needs for Dayton. Having attractive and diverse recreation facilities that provide quality youth programs serves as a deterrent to crime, engages young people in healthy activities, stabilizes neighborhoods, and provides incentives for business development.

Strong and Stable Families and Youth

The 2000 Census stated that 56 percent of Dayton's households are comprised of families, and that 27 percent of Dayton families have children under 18. In addition, one quarter of the City's population is under the age of seventeen. Most of Dayton's young people are growing up in safe, healthy, stable families that span all income levels and family types. They attend school regularly, they are law-abiding citizens and they are seeking to acquire the skills and knowledge necessary to become employed, raise a family and assume the responsibilities of adulthood. But too many of Dayton's young people are growing up without the structure and support necessary for healthy development. Too many families are overwhelmed or simply ill prepared to provide their children and adolescents with regular routines, family rituals, consistency, and a nurturing environment. School failure, violence, substance abuse and early parenthood are symptoms of what happens when we shortchange our children. In addition to supporting the efforts of the Dayton Public Schools to significantly increase the quality of education provided to the children of Dayton, the City Commission adopted a long range Parks & Recreation Master Plan in 2004 that includes a focus on youth and family programming to promote positive youth development.

Responding to a series of high profile murders involving youth offenders, the City Commission convened a Youth Anti-Violence Seminar and an Ad hoc Committee in 2005 to discuss the causes of youth violence and outline a plan for addressing the problem before it escalated out of control. Quoting from the findings of an earlier *Citywide Crime Task Force*, the Ad hoc Committee agreed that, "the issue is not a lack of programs or organizations serving young people, but rather a question of how we are investing our resources. Too many dollars are spent on after-the-fact punishment, remediation and treatment, reducing the dollars available for front end prevention and early interventions." The Ad hoc Committee outlined several youth development principles to guide the City's and the regional community's anti-violence efforts—Positive youth development must be intentional, not accidental, and must meet basic needs and develop personal competencies. Youth development is more than a series of programs, and everyone in the community has a role to play in this work. Young people are resources to be developed, not problems to be fixed. Young people need daily opportunities and daily supports, and they need to contribute to their own development and to their communities.

A Dayton Commission on Youth will be formed in 2005 to continue this important work. It will provide more concentrated focus on youth issues, and keep that focus a priority for policymakers and the broader community. An important goal of the Commission is to improve the quality of programs, services and activities for youth; enhance the capacity and effectiveness of existing programs; and, develop new initiatives that will impact the environmental and economic conditions of Dayton residents.

Non-Housing Community Development Priorities and Strategies

Non-housing community development deserves the attention of the community, policy makers, and stakeholders, as it is the keys to ensuring that Dayton's vision for a healthy and thriving community is realized over the next ten years. The next section describes the priority areas for non-housing community development needs and the goals, objectives and strategies for each for 2006-2010.

Goal I: Improve the economic conditions of low-income residents and foster partnerships and initiatives that provide living wage jobs and job training opportunities.

Objective A: By 2010, over 500 City of Dayton residents will have participated in City- supported workforce development initiatives and at least half will have gained full-time employment

Strategy A1: Encourage workforce development programming, in partnership with public and private agencies, that prepares City residents for employment in hyper-growth and other living-wage employment sectors, and maximizes the opportunity to connect City residents to one-time large construction activities, especially those funded with federal HUD funds.

Strategy A2: Utilize the Job Center and neighborhood groups to link lower income neighborhoods to Countywide education, training, employment, transportation and support service resources.

Strategy A3: Support efforts that establish neighborhood job access and retention centers and expand access to computer technology within lower income neighborhoods.

Objective B: By 2010, an average of 1500 households per year will receive free tax preparation services that enable them to file their federal income tax return, then receive EITC and Child Tax Credits, and avoid commercial filing fees and high cost refund anticipation loans.

Strategy B1: The City will lead the Dayton community's annual Earned Income Tax Credit/Child Tax Credit Outreach campaign and partner with coalition members to operate 8-10 IRS-sponsored free tax preparation sites.

Objective C: Support and expand commercial redevelopment and economic development initiatives that provide the potential for increasing the number of living wage jobs, and include the remediation of at least 3 brownfield/greyfield sites before 2010.

Strategy C1: Continue to fund and leverage local, state, and federal dollars for commercial demolition and brownfield/grayfield remediation.

Strategy C2: Support and pursue other funding sources and strategic partnerships for the installation and/or rehabilitation of infrastructure or public improvements that support economic development opportunities.

Strategy C3: Continue to provide support for appropriate implementation steps outlined in the Tech Town Master Plan.

Goal II: Improve the quality of life in low- and moderate-income neighborhoods through infrastructure and public facilities improvements, and linked community development.

Objective A: The City will provide a variety of public infrastructure improvements to streets, sidewalks, bridges, alleys and improvements to public facilities that serve low and moderate-income areas in at least 25 neighborhoods by 2010.

Strategy A1: Carry out the residential asphalt street and alley resurfacing program in low and moderate income neighborhoods.

Strategy A2: Design and construct pedestrian friendly facilities throughout the City of Dayton by the incorporation of wider sidewalks, tree lawns, and pedestrian amenities (benches, trees, green space, etc.) during the design of capital improvement projects.

Strategy A.3: Seek state and federal funding to rehabilitate and install new streets, sidewalks, storm sewers, roadway, and other large infrastructure improvements.

Strategy A4: Decrease the number of illegal dumping sites in low and moderate-income neighborhoods through aggressive surveillance and enforcement.

Objective B: The City will facilitate and increase linked community development opportunities in at least 5 distressed neighborhoods by 2010.

Strategy B1: The City will develop and implement comprehensive redevelopment plans in collaboration with local institutions and neighborhood anchors to revitalize targeted low- and moderate income neighborhoods.

Strategy B2: The City will participate as a financial partner to complete the Phoenix Redevelopment plan and the Renaissance Redevelopment Plans.

Strategy B3: Explore the development of a revolving Community Development Block Grant (CDBG) Economic Development Loan program targeted to businesses wishing to expand or relocate in the Dayton area as a way to allocate resources for job creation and retention efforts.

Goal III: Develop new and improved recreational facilities and parks, and provide high quality recreational programming for low and moderate- income residents.

Objective A: By 2010, at least 5 parks, playgrounds and/or recreation centers that serve low and moderate-income residents will be renovated and improved or newly constructed as described in the 10-year Master Plan “Redefining Dayton’s Recreation and Cultural Services”.

Strategy A1: Pursue critical funding and programming partnerships that will help create a mix of recreational services and assets that more appropriately fit with changing customer demand and expectations.

Objective B: By 2010, over 5,000 youth and 1,000 families from low-moderate income households will receive recreational, cultural, and after-school services at centers and parks as identified and recommended in the Recreation and Parks Master Plan.

Strategy B1: Continue to fund and support the Bomberger Teen Center and provide assistance to support the expansion, construction, or improvement of recreational facilities that will primarily serve low-moderate-income youth and families.

Strategy B2: Dayton's recreational philosophy and amenities will include a focus on youth and family programming to further help with the positive development of Dayton's young people.

Goal IV: Grow strong and stable youth and families.

Objective A: Every Dayton neighborhood will have access to regular after-school programming that engages children and teens between the hours of 2 and 8 p.m. and during the summer.

Strategy A1: The City will encourage after school programs and recreational opportunities that engage the city's youth.

Objective B: Dayton children are well prepared for learning, growing and working in the community.

Strategy B1: The City will bring together resources to prevent youth violence and crime and encourage more positive contributions from youth ages 13 to 20.

Strategy B2: The City will partner and assist agencies that provide youth job training, recreational, and educational programs.

The major obstacles in addressing the needs associated with non-housing community development efforts relate to the vast need relative to the funding level received from the CDBG Program. Aging infrastructure, economic development needs, demand for community services, and other community development needs bring increasing pressure on the allocation of CDBG funds. Dayton will use the investment principles found in the Strategic Plan introduction as the guide for how to allocate limited resources. To make a real impact on non-housing community development issues, the City of Dayton will continue to coordinate its non-housing community development efforts, particularly identifying target areas where public and private funding and a coordinated revitalization effort can be concentrated. These initiatives, when targeted to specific neighborhoods, can provide a more noticeable and sustainable impact on the quality of life in those neighborhoods.

Poverty Reduction Strategy and Workforce Development

The City of Dayton is committed to a coordinated approach to reducing poverty. Efforts to reduce poverty within the City of Dayton have seen progress in some areas and setbacks in others. The focus of the Dayton Public Schools to improve student achievement has begun to show impressive yearly gains in student attendance, test scores and graduation rates since 2002. The Dayton

community's efforts to identify, develop, and provide second chance education and training to out of school youth has provided hope and economic opportunity to scores of older teens and young adults, who have been outside of the economic mainstream.

The reduction in welfare caseloads and the increase in Dayton's low wage households have further increased the importance of the Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC) as key components of the City's Poverty Reduction Strategy. The City of Dayton's annual EITC/CTC Outreach Campaign has seen growth in the number of low income working households claiming their tax credits since 1999. A total of 18,460 City of Dayton households earned \$33.4 million in EITC refunds in tax year 2002. This compares to 17,179 households earning \$29.6 million in EITC refunds in the 1999 tax year. 45 percent of Dayton households receiving the EITC in 2002 had incomes below \$10,000; 77 percent had incomes below \$20,000. The number of low income tax payers using the Dayton EITC/CTC Coalition's free, IRS-sponsored tax preparation services grew from 236 in 2001 to 1,937 in 2005. Those 1,937 families and single householders received a total of \$2.2 million in federal tax refunds, an increase of 44 percent over the refunds received by taxpayers using the Coalition's tax sites in 2004. The tax credits not only provide much needed income to low income families and individuals, but also boost local economies.

In terms of setbacks, the economy in the Dayton area and throughout the State of Ohio has continued to see substantial reductions in its living wage manufacturing job base. Ohio also experienced net job losses between 2000 and 2004 in all non-manufacturing industries combined. Occupations with the most annual job openings in the Dayton area tend to be low wage, part time jobs that provide few or no benefits. In addition, many of these retail and service jobs are now located in the suburbs. A bright spot in the local employment picture has been the demand for health care professionals by the seven local hospitals. Six of the hospitals are located in the City of Dayton; the seventh is located in the City of Kettering.

Dayton's CitiPlan 20/20, adopted in 1999, concluded that, "an expanding, qualified workforce is the key to a growing and prosperous Dayton and the surrounding region, and a key to poverty reduction." CitiPlan also stated that, "preparing Dayton's children and adults to compete in the global, information-based economy is the single most important work facing our community." Input from community focus groups involving both adults and young people and survey respondents who helped shape the priorities for this 2006-2010 Consolidated Plan, confirmed the importance of investing in workforce development and expanding Dayton's job base. Young people participating in the focus group at the Dayton Bomberger Teen Center noted that part-time (traditionally "teen") jobs at fast food restaurants and other retail businesses are now being held by adults. As much as they want to earn money and gain work experience, there are few opportunities for them in Dayton's current job market. The income disparity between Dayton and its suburbs will continue unless we can raise aspirations and create pathways to mainstream employment and living-wage jobs for Dayton's low income African-American and Appalachian youth and adults.

The anti-poverty goals, objectives and strategies contained in this Strategic Plan are aimed at using the City's CDBG, HOME, and ESG programs to address the needs of individuals in the city with incomes below 50% of the family median income. The City of Dayton sponsors a number of programs designed to address the needs of persons and families living in poverty to assist them in their efforts to escape poverty. The highest priority is given to programs that seek to develop youth and adults so that they may actively participate in the mainstream economy. These include workforce development for living wage jobs, life skills training, and free tax preparation services that enable lower income workers to claim all of the tax credits that have earned.

Kettering's Strategic Plan

Dayton/Kettering HOME Consortium Strategy Statement

Within both the City of Dayton and the City of Kettering, there is a keen awareness of the need for quality affordable housing for families, aid to the homeless and housing assistance to special populations.

As a consortium, first priority will be placed on ensuring that the existing housing stock is maintained in a quality manner. Both Dayton and Kettering will provide assistance to low and moderate-income homeowners to maintain and improve their homes.

Second priority programs for the consortium include expansion of new-construction programs for low and moderate-income families, both renter and owner-occupied households. For Dayton, this includes enhancing partnerships with local CHDO's to expand the supply of new housing for both renters and potential homeowners. The City of Kettering will undertake a variety of redevelopment projects aimed at creating new housing choices within the City.

The third priority will be the expansion of rental rehabilitation programs. Both cities have a large number of aging rental units that are in need of rehabilitation. The City of Dayton will work with our for-profit and non-profit partners to identify projects that have the potential to provide quality rental housing once again.

Both cities recognize that eradicating homelessness and providing for the needs of special populations is a regional task. Both communities will continue to support the Continuum of Care strategies and provide opportunities and leadership to address the needs of the homeless and special needs populations.

Several proposed programs, such as down payment assistance and rental assistance programs will be coordinated, though the timing of implementation in each jurisdiction may be different. The Consortium area governments have a commitment to using all available resources to address the needs of their lower income citizens.

Five-Year Strategy

After a review of a variety of data resources, CHAS statistics, citizen participation and review of the current Consolidated Plan, this section of the plan will present the City of Kettering Housing and Community Development Needs organized by level of priority (high, medium and low priorities) by the three categories, Decent Housing, A Suitable Living Environment and Expanded Economic Opportunities.

Within each priority, the City has outlined performance measures in terms of input (possible funding sources), and outputs (goals).

Decent Housing

1. High Priority – To preserve Kettering’s housing stock

Need: The City of Kettering’s housing stock is becoming older and requires more upkeep to keep it safe and sound for Kettering residents. According to the 2000 Census, 80 % of our housing was built prior to 1969. During the public meeting process, residents often mentioned the need for increased property maintenance code enforcement to preserve our housing stock.

Strategy Development – Investment Plan

Activities: The City will continue to design programs to assist residents to finance needed home repairs and major improvements from a variety of resources.

Programs: Federal – CDBG, HOME
State – CHIP
Local – Home Enhancement Loan Program (HELP)

Goal – Pursue two new funding sources that citizens can use to complete home repairs and major home improvements.

2. High Priority – To preserve Kettering’s housing stock and relieve housing problems for low income homeowners – Low Income (0 % to 80 % of MFI)

Analysis: The City of Kettering has a housing rehabilitation program to assist income eligible owner households to finance needed repairs to their unit. A deferred loan is also offered to the income eligible elderly and disabled. The need for this program continues to be strong and the results of the program continue to be good.

Strategy Development – Investment Plan

Activities: The program will be offered citywide for all low/moderate income homeowners. Federal funding through the CDBG program will continue to be earmarked to provide money for this activity. The city does not receive HOME funds directly from HUD; therefore, the city will need to decide how best to receive these funds in the future.

Programs: Federal – CDBG, HOME
State – CHIP
Local - Montgomery County Housing Trust Funds

Goal – To rehabilitate 75 owner-occupied units.

3. High Priority –Preserve Kettering’s rental housing and relieve housing problems for low income renters – Low Income (0 % to 80 % MFI)

Analysis: The age of Kettering’s multi family units is becoming more of a problem each day. The apartment communities are showing signs of disrepair or neglect. The CHAS data showed 3,934 renter households in Kettering with 33.7 % reporting housing problems.

Strategy Development – Investment Plan

Activities: During this five-year period, determine the extent of the problem and discuss the possibility of having a rental rehabilitation program in Kettering. The design of the program will be dependent upon the funding source requirements.

Programs: Federal – CDBG, HOME
Local – Montgomery County Housing Trust Fund
Montgomery County Link Deposit Program

Goal – Secure a lending source and rehabilitate 12 rental units.

4. High Priority – Homebuyer Assistance for moderate income (50%-80%MFI)

Analysis: The City of Kettering is a community that people want and like to live in. The housing market is very strong. To encourage homeownership for all, the city will continue a homebuyer assistance program.

Strategy Development – Investment Plan

Activities: Continue the First-Time Homebuyer Program, commenced in 1992. Current guidelines will be reviewed to ensure the continued success of the program.

Programs: Federal – CDBG
State – ADDI
Local – Local financial institutions

Goal – To assist 20 First Time Homebuyers.

5. High Priority – Preserve Kettering’s housing and neighborhoods by addressing the vacant housing problems as a result of predatory lending practices (0% - 80%MFI)

Analysis: The City of Kettering has continued to see an increasing number of vacant foreclosed properties throughout the city. Through mapping the locations of the foreclosed properties, the seriousness of the problem has been realized. The map highlights the problem in the most affordable neighborhoods. The homes remain vacant until the property goes to Sheriff Sale. The city has seen the property sold to an investor who generally makes minor repairs to the property before renting or selling the property.

Strategic Development – Investment Plan

Activities: Continue the purchase rehabilitation program. The city purchases vacant homes, rehabilitates the unit and sells the home to an income eligible homebuyer.

Programs: Federal – CDBG
Local – Financial Institution

City of Dayton and City of Kettering 2006-2010 Consolidated Plan

Goal – To purchase 5 vacant homes, rehabilitate them and sell to income eligible homebuyers.

6. High Priority – Affordable rental housing for the elderly (0% - 80%MFI)

Analysis: As Kettering's senior population continues to age in place, the need for additional affordable rental units is found. On the CHAS Data Report for 2000 there were 1,726 renter households. The elderly renter households at incomes below 30% MFI have the highest percentage of severe cost burdens – 59.6 %. One notable statistic exists in the 51-80 % MFI income level. The percentages of elderly renter households in this income level with housing problems and severe cost burdens are higher than the percentages of all renter households at this income level. During the public meetings, residents spoke of the need for the development of more affordable housing for the elderly that would include the seniors in the 51 % - 80 %MFI income group.

Strategy Development – Investment Plan

Activities: The City of Kettering needs to work with developers in the future to develop additional affordable units for the elderly with a broader income base for eligibility. More mixed income housing developments with services will be pursued.

Programs: Federal: CDBG, HOME, Tax Credit
Local: Montgomery County Housing Trust Fund
Montgomery County Link Deposit Program

Goal – 50 affordable rental units for the elderly.

7. High Priority – To Provide sufficient facilities and programs for those individuals in need of housing or in danger of becoming homeless.

Analysis: The regional effort to address homelessness to insure residents are aware of the services to help at risk low-income families in danger of becoming homeless is very important.

Strategy Development – Investment Plan

Activities: To support the regional effort to address homelessness throughout the county, the following action steps will be addressed by the city:

1. Become more active in the development of the Montgomery County/Dayton 10 Year Plan.
2. Support a fair and equitable distribution of housing units in the County.
3. Participate in the development of a County plan to insure DMHA public housing residents that become Section 8 Voucher residents are provided the social services to insure a successful transition into their new neighborhoods.

Programs: Local: Emergency Shelter funds, Montgomery County Prevention, Retention and Contingency Program and DMHA public housing funding.

Goal – To assist and prevent households who are homeless.

8. High Priority – Address the requirements of energy efficiency improvements and lead-based paint hazards within the housing rehabilitation program.

Analysis: Through the city's experience with the housing rehabilitation program, the need for energy efficiency in the older housing stock has been found. Additionally, the presence of lead based paint in Kettering's homes continues to be found through the housing rehabilitation program.

Strategy Development – Investment plan

Activities: All housing rehabilitation and first time homebuyer program houses will be evaluated and addressed for energy efficiency and lead based paint.

Program: Federal: Montgomery County Lead Based Paint Grant
CDBG
HOME
State: CHIP

Goal – 70 units through housing rehabilitation loan program, first time homebuyer and purchase rehabilitation program.

9. High Priority – Continue to purchase and demolish deteriorated residential units for infill housing

Analysis: As a result of the age of the city's housing stock and the lack of maintenance some residential properties have experienced, often times it is not economically feasible to rehabilitate a structure. Purchasing and demolishing these deteriorated structures and constructing a new house improves the surrounding neighborhood.

Strategy Development – Investment Plan

Activities: Continue to purchase and demolish deteriorated houses throughout Kettering, as well as in the Wiles Creek Neighborhood Revitalization Strategy Area for infill housing opportunities. The city can not purchase all of the deteriorated homes, but while the city continues its efforts, look to private developers and/or other governmental agencies to assist in this effort.

Programs: Federal: CDBG
Local: Montgomery County Housing Trust Program
Montgomery County Link Deposit Program
Private Financial Institutions

Goal – Purchase and demolish 12 deteriorated houses throughout the city.

10. High Priority – Assist elderly residents to stay in their homes by having a social worker to assist the elderly to find the services needed to maintain their independence.

Analysis: Kettering's elderly population continues to age in place. The number of residents 75 years of age and older increased by 22 % in the last ten years. According to the CHAS Data Reports, elderly report the greatest percentages with housing problems. The waiting lists for

City of Dayton and City of Kettering 2006-2010 Consolidated Plan

subsidized housing units is great, therefore, to keep elderly residing in their existing housing units require social services.

Strategy Development – Investment Plan

Activities: Continue to have a social worker on staff to assist elderly residents and their families identify social service programs and agencies to contact and receive assistance. This program is very important to the housing rehabilitation program recipients to insure that not only the physical housing structure is repaired but also the needs of the households are met.

Programs: Federal – CDBG
Local – General Fund

Goal – To assist 40 housing rehabilitation program elderly recipients.

11. High Priority – Placement of subsidized units, shelter plus care housing units, Homeless Shelters, transitional housing units and housing for special populations.

Analysis: During the last year, the City of Kettering has been approached by a variety housing providers who want to locate or have purchased property in Kettering to serve their clients. The city is concerned with the increasing number of providers seeking locations in Kettering and the need to have the placement of units throughout the city, as well as the County so that no one area is impacted. Additionally, as housing providers purchase property, there seems to be a lack of awareness of the Uniform Relocation Assistance rules and regulations and the need to prevent the displacement of existing tenants.

Activities:

To assist the city's housing and planning staff make decisions regarding the placement of housing for the homeless or special population groups, the following guidelines have been established:

1. Projects will not be supported in an existing low and moderate income area as defined by HUD.
2. Projects will not be supported that may disturb the fabric of the neighborhood, no more than 2 structures adjacent to each other will be supported or a total of 12 units in any one location.
3. Transitional housing or housing requiring intensive case management of the members of a household will be supported if there is a resident manager present to minimize tenant problems.
4. Prior to receiving letters stating a project is in consistent with the Consolidated Plan, the housing provider will be required to submit a plan detailing how existing tenants will not be displaced and the Uniform Relocation Assistance and Real Property Acquisition for Federal and Federally-Assisted Programs will be followed.
5. Examine the City of Kettering Zoning Code to address the placement of Group Homes, Family Care Homes and Transitional Housing to insure compliance with all fair housing laws.

Programs: Federal: CDBG, HOME
Local: Montgomery County Housing Trust Program

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Private: Financial Institutions, Foundations.

Goal: Work with housing providers to find the most ideal sites for their clients to reside and have a safe environment.

11. High Priority – Promote fair housing activities to inform residents and future residents of the fair housing laws preventing housing discrimination.

Analysis: As a result of the recently completed Analysis of Impediments to Fair Housing Choice for Montgomery County and the City of Kettering, there is a need to design new initiatives to promote fair housing.

Strategy Development – Investment Plan

Activities: Work with Montgomery County Community Development Staff and the Miami Valley Fair Housing Center to design educational programs or emphasize existing programs to ensure the community is aware of the fair housing laws.

Programs: Federal – CDBG

Local – General Fund, Montgomery County Housing Trust

Goal: Increase the number of fair housing enquiries to the Miami Valley Fair Housing Center by 20 % each year during the 5 Year Strategy.

Goal: Increase the number of fair housing enquiries to the Miami Valley Fair Housing Center by 20% each year during the 5 Year Strategy.

A Suitable Living Environment

1. High Priority – Continue to install and replace curb gutters, sidewalks and street improvements throughout the city.

Analysis: The City of Kettering has a 20-year street improvement plan to address the need for curb, gutter and sidewalks in numerous neighborhoods. Through the public meetings, the city heard from residents who wanted their neighborhoods addressed.

Strategy Development – Investment Plan

The City of Kettering intends to continue to implement the 20-year street improvement plan.

Programs: Federal: CDBG, ISTEA

State: Issue 2

Local: General Fund

Private: Special Assessment Program

Goal – Complete the street improvement project in the Wiles Creek neighborhood (Census Tract 210, Block Group 1).

2. High Priority – Continue to purchase and demolish residential properties in the floodway.

Analysis: For the last several years in the Wiles Creek Neighborhood Revitalization Strategy Area, the city has been purchasing deteriorated homes in the floodway along the Middle Branch of the Little Beaver Creek. The city has applied to the State Mitigation Office for funding to assist the city with this effort. If funding is received CDBG funds will be used for the local match.

Strategy Development – Investment Plan

Continue to purchase and demolish homes in the floodway along the Middle Branch of the Little Beaver Creek

Programs: Federal - CDBG, FEMA

Goal – 20 houses will be acquired from willing sellers.

3. High Priority – Increase the enforcement of Property Maintenance Code and Zoning Code

Analysis: The City of Kettering has three full time and three seasonal inspectors to address property maintenance issues throughout the city. The inspectors perform systematic inspections as well as responding to complaints received from residents. Citizens attending the public meetings listed increased property maintenance code enforcement as one of the top 5 issues in Kettering.

Strategy Development – Investment Plan

Activities: Continue to support the property maintenance code enforcement program by having an adequate number of inspectors.

Programs: Federal – CDBG
Local – General Fund

Goal – In CDBG eligible neighborhoods 1000 housing units will be corrected.

4. High Priority – Continue to design programs to address the number of vacant properties as a result of foreclosures

Analysis: As previously discussed, the number of vacant properties in the city continues to grow. The vacant properties are an eyesore to the neighborhood and provide a possible safety concern. This is not a local problem but a regional problem.

Strategy Development – Investment Plan

Activities: Participate in the Miami Valley Regional Planning Commission project to address the vacant structure problem on a regional basis.

Programs: Local: Montgomery County and community support.

Goal – Work with the Miami Valley Regional Planning Commission to identify

City of Dayton and City of Kettering 2006-2010 Consolidated Plan

specific programs to assist the city to address vacant properties.

5. High Priority – Continue to offer a variety of recreational opportunities in the neighborhoods for the youth.

Analysis: Through the public meeting process, residents spoke of the increasing juvenile problem in their neighborhoods.

Strategy Development – Investment Plan

Activities: Continue to sponsor after school enrichment programs and the Kettering School social worker program to assist youth and their families.

Program: Local – Montgomery County Prevention, Retention and Contingency Program

Goal – Serve 400 households with children under 18 years of age.

6. Medium Priority – Build a small neighborhood park in the Wiles Creek Neighborhood Revitalization Strategy Area.

Analysis: As part of the neighborhood revitalization effort, the city intends to provide a small park to encourage community building and a convenient location for recreation. At the present time there is not a park in the immediate area.

Strategy Development: Investment Plan

Activity: Within the next 5 years a small park will be developed in this neighborhood

Program: City General Fund

7. Medium Priority – Install additional fire hydrants in CDBG eligible neighborhoods

Analysis: Throughout the northeast quadrant of the city, fire hydrant service gaps have been identified throughout residential neighborhoods.

Strategy Development – Investment Plan

Activities: By using the Kettering GIS System and Public Service staff an in-depth study will be completed to locate the gaps. After the extent of the gaps is known, prepare cost estimates to upgrade the system and have work completed in the next 5 years.

Program: Community Development Block Grant Funds

8. Medium Priority – Continue to examine transportation service for the elderly in Kettering

Analysis: During the public hearing process, elderly residents spoke of the need to provide additional transportation service to Kettering residents. Presently, service is provided within the city but service is needed outside the city.

Strategy development – Investment Plan

Activity: Study the need for additional service. If additional service is needed, explore funding for additional buses and/or partnerships with RTA.

Program: General Fund
Federal Transportation Funds for the purchase of buses

Expanded Economic Opportunities

1. High Priority – Assist families to stay in their homes instead of abandoning them because of the threat of foreclosure.

Analysis: The City of Kettering has seen an increasing number of foreclosed properties in the city. Each week at the Montgomery County Sheriff Sale, at least 2 homes are on the list to be auctioned off. In 2003, 64 houses went to Sheriff Sale due to foreclosure. The increasing presence of vacant homes in the neighborhoods has caused citizens to be worried about their neighborhood viability and property values.

Strategy Development – Investment Plan

Activities: Through the City of Kettering contract with the Miami Valley Fair Housing Center the city has worked to educate the residents regarding predatory lending and the assistance available.

Programs: Federal: CDBG
Local: Montgomery County Housing Trust Funds
Private: Financial Institutions

Goal – 20 households will receive counseling and refinancing options from the Miami Valley Fair Housing Center.

2. High Priority – Continue the City of Kettering Business Loan Program to encourage job retention and the creation of new job opportunities in Kettering.

Analysis: The City of Kettering continues to seek ways to encourage business expansion or relocation in Kettering. As urban sprawl encourages more industrial, commercial and residential development outside of the urban core, Kettering as an inner ring suburb must provide opportunities to encourage investment. This priority can assist in the redevelopment of Van Buren Shopping Center, Wilmington Pike and the Kettering Business Park.

Strategy Development – Investment Plan

Activities: Continue to fund the Business Loan Program through the Community Development Block Grant Program and identify additional funding sources to finance the expansion or relocation of businesses to Kettering.

Programs: Federal: CDBG, SBA 504, CDBG-Section 108

City of Dayton and City of Kettering 2006-2010 Consolidated Plan

State: Job Creation Programs
Local: Montgomery County Link Deposit Program
Financial Institutions

Goal – 8 business loans will be made.

3. Medium Priority - Assist low-income residents who reside in assisted communities to find the social service opportunities to encourage self-sufficiency.

Analysis: The City of Kettering has several privately owned apartment communities for low-income renters. The residents in these communities are in need of assistance to reach self-sufficiency and end long term dependence on federally assisted housing.

Strategy Development – Investment Plan

Activities: Work with the apartment managers to determine the social service needs of the residents and then seek assistance from local agencies to address the needs. The city has sought additional funding for a social worker to specifically work with the apartment complexes in the Oak Creek neighborhood of Kettering.

Programs: Federal: CDBG
Local: Montgomery County Prevention, Retention and Contingency Program

Goal – 200 households will be assisted by the social worker.

4. Medium Priority – Cheerhart Site Monitoring and Potential Remediation

Analysis: The City of Kettering purchased a former dry cleaners site in the late 1980's. The city continues to monitor the site for the presence of contamination. In the future, the city would like to determine remediation solutions so that the site can be reused.

Strategy Development – Investment Plan

Activities: Work with environmental consultants to determine if the level of contamination is changing through annual monitoring. Also, explore solutions to make the site useable once again.

Programs: Federal: CDBG, EPA
State: Brownfield Funds
Local: Montgomery County ED/GE Funds

Goal: See the site reused within five years.

Appendices- City of Dayton

Appendix A: Certifications

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about -
 - (a) The dangers of drug abuse in the workplace;
 - (b) The grantee's policy of maintaining a drug-free workplace;
 - (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
 - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace.
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -
 - (a) Abide by the terms of the statement; and
 - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted -
 - (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

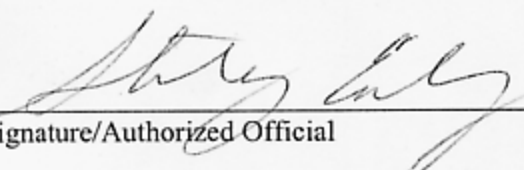
Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



Signature/Authorized Official

11/10/05

Date

 City Manager

Title

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities that benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2002 (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

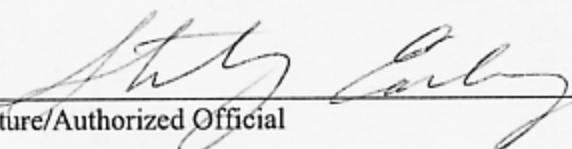
Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

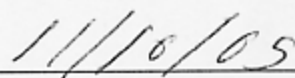
Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of Part 35, subparts A, B, J, K and R, of Title 24;

Compliance with Laws -- It will comply with applicable laws.



Signature/Authorized Official



Date

 **City Manager**

Title

Specific HOME Certifications

The HOME Consortium jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;


Signature/Authorized Official

11/10/05
Date

 City Manager

Title

Specific ESG Certifications

The Emergency Shelter Grantee certifies that:

Major rehabilitation/conversion -- It will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 10 years. If the jurisdiction plans to use funds for purposes less than tenant-based rental assistance, the applicant will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 3 years.

Essential Services -- It will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure as long as the same general population is served.

Renovation -- Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services -- It will assist homeless individuals in obtaining appropriate supportive services, including permanent housing, medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living, and other Federal State, local, and private assistance.

Matching Funds -- It will obtain matching amounts required under §576.71 of this title.

Confidentiality -- It will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement -- To the maximum extent practicable, it will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, operating facilities, and providing services assisted through this program.

Consolidated Plan -- It is following a current HUD-approved Consolidated Plan or CHAS.



Signature/Authorized Official

11/10/05

Date

 **City Manager**

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant

Check ☐ if there are workplaces on file that are not identified here.

The certification with regard to the drug-free workplace is required by 24 CFR part 24, subpart F.

7. Definitions of terms in the Non-procurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a

matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

HOME Types of Activities and Forms of Assistance

Types of Activities

The Dayton/Kettering HOME Consortium uses its HOME Allocation to provide incentives to develop and support affordable rental housing and homeownership through the acquisition (including assistance to first-time homebuyers), new construction, reconstruction, and moderate or substantial rehabilitation of housing. This may include real property acquisition, site improvements, conversion, demolition, and other expenses, including financing costs, and relocation expenses.

Forms of Assistance

The Consortium invests HOME funds as equity investments, interest and non-interest bearing loans, and grants for gap financing.

HOME Match Requirements

Per the criteria for local government participating jurisdictions as determined and published annually by HUD, the City of Dayton is in severe fiscal distress and its match requirement is reduced by 100%. The distress factors are indicated below:

- Poverty Rate: The average poverty rate in the participating jurisdiction was equal to or greater than 125% of the average national poverty rate during the calendar year for which the most recent data are available, as determined according to information reported by the Census Bureau.
- Per Capital Income: The average per capita income in the participating jurisdiction was less than 75% of the average national per capita income, during the calendar year for which the most recent data are available, as determined according to information reported by the Census Bureau.

HOME Affirmative Marketing Procedures

Affirmative marketing actions prescribed in 24 CFR 92.351.

HOME regulations require that affirmative marketing procedures are followed for any rental or homebuyer projects containing more than 5 HOME-assisted housing units. The majority of the projects where these requirements are applicable are in large rental projects. The homebuyer projects done by the CHDOs and the direct homebuyer assistance (down payment assistance) program do not fit the criteria; however, processes to assure affirmative marketing are also in place for these projects.

The Consortium ensures that for every program assisted with HOME moneys, actions are taken to provide information and otherwise attract eligible persons from all racial, ethnic, and gender groups in the Dayton and Kettering housing market area to the available housing.

The majority of the large rental projects to date have included a partnership with the Dayton Metropolitan Housing Agency (DMHA) and/or funding through the tax credit program administered by the Ohio Housing Finance Agency (OHFA). Through these agencies and the Consortium's efforts, information on availability of units assisted through the HOME program is disseminated through many different avenues.

For HOME projects involving five (5) or more units:

- If a real estate agent is involved, they will be required to have on file a signed copy of the "Affirmative Marketing Agreement" developed by the National Board of Realtors.
- A copy of the Federal Fair Housing Laws will be a part of informational packets for those using HOME Funds.
- The property owner who secures HOME funds will be required to advertise available units in the media and by letters to appropriate agencies in the community.

- Developer/Owner will display the Department of Housing and Urban Development (HUD) Equal Opportunity logo and slogan in the building and in any written advertising.
- Owners will use other means to reach persons who are eligible, but not likely to apply for the housing without special outreach. These may include but are not limited to; use of neighborhood organizations, advertising in City of Dayton Priority Boards, places of worship, employment centers, Montgomery County Fair Housing Agency, and human service agencies or those involved with emergency shelters. This could include agencies such as Children Services, Salvation Army and St. Vincent's.
- Vacancies should be posted at a minimum with the Dayton Metropolitan Housing Authority and the Montgomery County Community Action Agency.

All these requirements shall be applicable for the appropriate term of the affordability of each project.

For single-family renovation and direct homebuyer assistance, both standard marketing and "outreach" marketing activities are used. Standard marketing includes Realtor advertising through the Multiple Listing Service (MLS). Outreach activities include those activities listed above pertinent to homebuyer opportunities such as; use of neighborhood organizations, advertising in City of Dayton Priority Boards, advertising at homebuyer fairs, places of worship, employment centers, Montgomery County Fair Housing Agency, and human service agencies. The non-profits also have access to class participants and graduates of Mortgage Credit Counseling classes. Through these efforts, the Consortium is insuring that even those not normally in the marketing "pipeline" are being made aware of these opportunities.

Recapture Guidelines for HOME Homebuyer Programs

Per 24 CFR 92.150, the Consortium is establishing the following recapture guidelines in the operation of HOME funded homeownership programs. These guidelines are to be adhered to for all homeownership programs administered by the Consortium or any designee including Subrecipients and Community Housing Development Organizations (CHDOs) designated by the Consortium.

The guidelines are based on 24 CFR 92.254 (a)(4)(ii), which stipulates the conditions for recapture of the HOME investment used to assist low-income families in acquiring a home. Two factors that are important in developing the guidelines were the fair return to the buyer at time of sale as well as insuring that the homeowner was not put in a negative equity position.

It is also important to realize that there are two forms of subsidy; a subsidy on the development cost of a project which brings the total project cost down to the market value of the house to be sold, and a subsidy to the homebuyer that lowers the cost of the house from market value to a price affordable by the buyer. These factors along with other policies determines the amount of HOME funds to be recaptured.

Given these considerations, the amount of HOME funds to be recaptured would be equal to the **difference between the appraised value of the house and the price paid by the buyer**, not to exceed the total amount of HOME funds in the project. This amount would become the HOME second mortgage. The balance of HOME funds in the project, if any, are deemed to have been a development subsidy and will not be recaptured.

The minimum length of time in which the recapture provisions will be in force is based on the amount of HOME funds subject to recapture as described above:

Amount of HOME Funds	Period of Time
Less than \$15,000	5 years
\$15,000 to \$40,000	10 Years
More than \$40,000	15 Years

If the low-income homebuyer does not reside in this property (as the principle residence) for the applicable period, the Consortium will enforce one of the following two recapture methods as allowed under the HOME guidelines:

- 1) Shared net proceeds, or
- 2) Reduction during the affordability period

The method of recapture will be determined on a project or program basis.

HOME Project Funding Certification

The Dayton/Kettering HOME Consortium will analyze all projects to insure that the least amount of HOME funds needed to provide a safe, decent and affordable housing project will be used. Project review will include a determination that all construction costs, builder and developer fees, reserves, and operating expenses are reasonable. Fund sources will also be identified and projects involving other Federal assistance such as low income housing tax credits (LIHTC) will be reviewed so that HOME funds will be utilized only to the extent needed.

HOME programs that involve owner occupied rehab and first-time homebuyer assistance will be reviewed on a program basis. Guidelines for the use of HOME funds in these programs such as eligibility, repayment, and rates will be established based on population need and HOME regulations.

Project review guidelines for multi-family development will include identifying and certifying all costs (uses) in the project. An assessment will be made of all sources (projected or actual if funding commitments have been made) to determine the funding needs of the project, if any. Analysis of project will include 15 year pro forma to establish ability to pay debt, returns to investor/developer, and value of project in fifteen years based on the projected net operating income and a conservative cap rate.

Project will be reviewed at completion to assure that project was completed to agreed upon specifications and that any changes in the final sources and uses are detailed.

Emergency Shelter Grant (ESG) –Dayton’s Allocation Process

In 1990, the City of Dayton established a coordinated process for awarding Emergency Shelter (ESG) Grant funds. This process involves meeting with Montgomery County on an annual basis to discuss community homeless needs, existing programs in the community that serve those needs, and their program and budget levels. This consultation is open to the public whose input is solicited by way of a public notice. The information discussed is used to prepare a Request for Proposal (RFP) which is advertised and used to solicit project proposals for funding consideration.

The RFP responses are reviewed by an appointed subcommittee of the Emergency Housing Coalition (EHC), which has served the Dayton community for over twenty years as advocates for the homeless. The coalition is comprised of private citizens, shelter representatives and human services staff who work with the homeless on a daily basis and who are most knowledgeable of the community's homeless needs. The subcommittee forwards their funding recommendations to the EHC for discussion and approval. This process encourages the area shelters to reach a consensus on community needs and develop a vision for the application of such dollars. Further, it encourages a comprehensive discussion over the manner in which an agency is utilizing their resources and holds them accountable for their expenditures.

The subcommittee of the EHC uses the following priority criteria to help guide their funding decisions:

1. Maintenance of existing shelter programs.
2. Serve the segments of the homeless population that are determined to be the most under-served.
3. Serve the segments of the homeless population whose funding sources have been significantly reduced.

The EHC's recommendation is presented to the City of Dayton's Community and Neighborhood Development Advisory Board (CNDAB). The board is comprised of City staff and citizen representatives from the City's seven Priority Board areas. It reviews and approves the EHC's recommendations and forwards them to the City Manager, who then forwards final recommendations to the City Commission for their approval. Each stage of this deliberation is open and invites citizen comment concerning the allocation of federal dollars.

ESG Match Requirements

Sources, Uses and Matching of Funds

Sources:	HUD ESGP Funds	\$286,300
Uses:	Administration Expenses	\$140,300
	Operational Expenses	\$ 80,000
	Supportive Services	\$ 50,000
	Transitional Services	<u>\$ 16,000</u>
	TOTAL	\$286,300

Matches:

The City ensures that the matching funds required for the program is met by requesting each recipient agency to submit a total budget that includes all funding sources planned for the program year and audits those sources at their annual monitoring. The matching funds, in general, will come from the following sources: Montgomery County Human Services Levy; Montgomery County Marriage fees; United Way; Federal Emergency Assistance (FEMA); Children Services Bureau; Ohio Departments of Development and Education; the Veterans Administration and private fundraising.

Appendix B: Table 1B – City of Dayton

Special Needs (Non-Homeless) Populations

SPECIAL NEEDS SUBPOPULATIONS	Priority Need Level High, Medium, Low, No Such Need	Unmet Need	Dollars to Address Unmet Need	Goals
Elderly	Medium			
Frail Elderly	Medium			
Severe Mental Illness	Low			
Developmentally Disabled	Low			
Physically Disabled	Medium			
Persons w/ Alcohol/Other Drug Addictions	Low			
Persons w/HIV/AIDS	Low			
Other				
TOTAL				

Appendix C: Table 1C – City of Dayton

**Summary of Specific Homeless/Special Needs Objectives
(Table 1A/1B Continuation Sheet)**

Obj #	Specific Objectives	Performance Measure	Expected Units	Actual Units
	Homeless Objectives			
	Complete 10-Year Plan to End Chronic Homelessness by February 2006.	Date Plan is completed.	February 2006	
	Build improved community database and governance structure to track outcomes and ensure implementation of the adopted 10-year Plan by December 2006	Date system is complete	December 2006	
	By 2010, the City of Dayton will have been an effective partner in increasing the supply of permanent supportive housing throughout Montgomery County as outlined in the 10-Year Plan to End Chronic Homelessness.	Number of permanent supportive units within Montgomery County.	Increased number of units over current level.	
	Special Needs Objectives			
	Evaluate the non-homeless special needs through the annual Continuum of Care planning process	Date evaluation is accomplished	Annual evaluation	
	Identify funding for organizations that deliver assistance to persons with disabilities, including job training and housing assistance.	Amount of funding identified.		

**Appendix D: Table 2A – City of Dayton
Priority Needs Summary Table**

PRIORITY HOUSING NEEDS (households)		Priority Need Level High, Medium, Low		Unmet Need	Goals
Renter	Small Related	0-30%	M	50	10
		31-50%	M	50	10
		51-80%	L	50	10
	Large Related	0-30%	M	25	
		31-50%	M	25	
		51-80%	L	25	
	Elderly	0-30%	L	10	
		31-50%	M	10	
		51-80%	L	10	
	All Other	0-30%	L	10	
		31-50%	L	10	
		51-80%	L	10	
Owner	0-30%	H	100	100	
	31-50%	H	200	200	
	51-80%	M	50	50	
Special Needs		0-80%	M	100	
Total Goals				735	
Total 215 Goals				735	
Total 215 Renter Goals				385	
Total 215 Owner Goals				350	

Appendix E: Table 2B – City of Dayton Community Development Needs

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level High, Medium, Low, No Such Need	Unmet Priority Need (OPTIONAL)	Dollars to Address Unmet Priority Need	Goals
PUBLIC FACILITY NEEDS (projects)				
Senior Centers	Low			
Handicapped Centers	Low			
Homeless Facilities	Medium			
Youth Centers	Medium			
Child Care Centers	Low			
Health Facilities	Low			
Neighborhood Facilities	Low			
Parks and/or Recreation Facilities	High			
Parking Facilities	Low			
Non-Residential Historic Preservation	Medium			
Other Public Facility Needs	Medium			
INFRASTRUCTURE (projects)				
Water/Sewer Improvements	Medium			
Street Improvements	High			
Sidewalks	Medium			
Solid Waste Disposal Improvements	Low			
Flood Drain Improvements	Low			
Other Infrastructure Needs	Medium			
PUBLIC SERVICE NEEDS (people)				
Senior Services	Medium			
Handicapped Services	Low			
Youth Services	High			
Child Care Services	Low			
Transportation Services	Low			
Substance Abuse Services	Low			
Employment Training	High			
Health Services	Low			
Lead Hazard Screening	Low			
Crime Awareness	Medium			
Other Public Service Needs	Medium			
ECONOMIC DEVELOPMENT				
ED Assistance to For-Profits(businesses)	Medium			
ED Technical Assistance(businesses)	Low			
Micro-Enterprise Assistance(businesses)	Low			
Rehab; Publicly- or Privately-Owned Commercial/Industrial (projects)	Medium			
C/I* Infrastructure Development (projects)	Medium			
Other C/I* Improvements(projects)	Medium			
PLANNING				
Planning	Medium			
TOTAL ESTIMATED DOLLARS NEEDED:				

Appendix F: Table 2C – City of Dayton
Summary of Specific Housing/Community Development Objectives
(Table 2A/2B Continuation Sheet)

Obj #	Specific Objectives	Performance Measure	Expected Units	Actual Units
	Rental Housing Objectives			
1	Improve the condition of the City's residential structures so that by 2010 at least 85% of structures will be rated condition 1.	% of rental units rated condition 1	85%	
2	Partner with local developers to build 300 new apartment units by 2010	Number of units built	300	
3	Through partnerships, rehabilitate at least 100 rental housing units for low and moderate-income households	Number of units rehabilitated	100	
	Owner Housing Objectives			
4	Improve the condition of the City's residential structures so that by 2010 at least 85% of structures will be rated condition 1.	% of owner housing rated condition 1	85%	
5	Assist 300-400 homeowners to repair or rehabilitate their home by 2010.	Number of homeowners assisted	300	
6	Partner with local developers to build 50 new for-sale housing units for homeownership by 2010.	Number of units built	50	
7	Decrease the rate of foreclosures among the City's households.	15% decline over 2005 rate.		
8	Provide downpayment assistance to 100 low and moderate-income households by 2010.	Number of households receiving assistance	100	
9	Convert 20 rental units to 20 homeownership units in single-family neighborhoods by 2010.	Number of ownership conversions	20	
	Community Development Objectives			
	500 residents will have participated in City-supported workforce development initiatives and at least half will have gained full-time employment	Number of participants Number employed full-time	500 200	
	Strengthen Dayton's neighborhoods through the acquisition and demolition of at least 600 vacant and sub-standard housing units before 2010.	Number of structures demolished	600	
	The City will facilitate and increase linked community development opportunities in at least 5 distressed neighborhoods by 2010.	Number of neighborhoods improved through strategic partnerships	5	

	Infrastructure Objectives			
	The City will carry out the residential asphalt street and alley resurfacing program in low and moderate income neighborhoods.	Number of neighborhoods resurfaced	25	
	Design and construct pedestrian friendly facilities throughout the City of Dayton by the incorporation of wider sidewalks, tree lawns, and pedestrian amenities (benches, trees, green space, etc.) during the design of capital improvement projects.	Increase in the quality of pedestrian amenities in new capital improvement projects		
	Public Facilities Objectives			
	By 2010, at least 5 parks, playgrounds and/or recreation centers that serve low and moderate-income residents will be renovated and improved or newly constructed as described in the 10-year Master Plan “Redefining Dayton’s Recreation and Cultural Services”.	Number of facilities renovated or constructed	5	
	By 2010, over 5,000 youth and 1,000 families from low-moderate income households will receive recreational, cultural, and after-school services at centers and parks as identified and recommended in the Recreation and Parks Master Plan.	Number of youth and families served through programming.	1000 families	
	Public Services Objectives			
	By 2010, an average of 1500 households per year will receive free tax preparation services that enables them to file their federal income tax return, then receive EITC and Child Tax Credits, and avoid commercial filing fees and high cost refund anticipation loans.	Number of households receiving free tax preparation services	1500	
	Economic Development Objectives			
	Acquire/demolish 50 vacant structures to assemble developable sites large enough to create new economic development opportunities by 2010.	Number of development-ready sites created	5	
	Promote living wage jobs and economic development through the remediation of three brownfield/greyfield sites by 2010.	Number of sites remediated	3	
	Other Objectives			

Appendix G: Fair Housing Impediments and Remedial Actions

Fair Housing

The City of Dayton has a long history in fair housing and fair housing enforcement. Dayton was the first, and for a long time the only “substantially equivalent” locality in the state of Ohio. Dayton continues to be a “substantial equivalency agency” for HUD’s fair housing programs. As a result, the Secretary has delegated authority to the Dayton Human Relations Council to issue charges and findings of discrimination.

The City of Dayton contracted with Higginbotham, Ishmon, and Strawhun (HIS) to conduct its analysis of impediments to fair housing and housing choice. HIS subcontracted with the McCoy Company to assist with completing the current analysis. In addition, the City of Dayton and the Human Relations Council (DHRC) provided various support and assistance throughout the analysis.

A range of data, reports, and studies were examined and analyzed for this project. Numerous individuals and institutions participated in the analysis of impediments to fair housing and housing choice conducted for the City of Dayton. This included over 50 focus group participants, selected interviewees, and City of Dayton officials and staff. In short, this analysis of impediments to fair housing and housing choice captured the opinions and views of a wide array of participants that included policy makers, service providers, housing consumers, etc. Qualitative information was collected using interviews with local leaders and citizens, focus groups with three different audiences, and interaction with City of Dayton staff and residents. Numerous facts were revealed, stories shared, and issues revisited during the process. Through it all, a better understanding of the dynamics and realities of fair housing and housing choice in Dayton was obtained. In the end, three issues stood out:

1. Discrimination is viewed as the major or most prevalent impediment to fair housing and housing choice;
2. There is a continuing need for DHRC to heighten fair housing awareness, and continue its educational and enforcement activities aimed at promoting fair housing and housing choice;
3. There is a need for more affordable and assisted housing, especially among those classes protected under the Fair Housing Act.

Conclusions and Recommendations

Several conclusions can be reached from the data that has been collected and analyzed in conjunction with this project. A summary of the impediments and corresponding recommendations are presented below:

Impediment #1: Real and perceived discrimination

- ♦ Continue to fund and implement fair housing programming focused on the provision of information, education, outreach, enforcement, and technical assistance consistent with maintaining HUD designation as a “substantially equivalent” jurisdiction;
- ♦ Contribute to and expand dialogue related to reducing institutional and individualized discrimination and geographic segregation;
- ♦ Continue to vigorously enforce ordinances, laws, and other prohibitions against discrimination in housing; and

- ♦ Support public and private sector efforts aimed at reducing or eliminating discrimination, racism, sexism etc.

Impediment #2: Excessive cost burdens for low and moderate-income renters and homeowners.

Continue supporting the Housing Trust Fund, CityWide Development Corporation, neighborhood development corporations, community development corporations, etc., and other activities aimed at increasing the production of subsidized or affordable housing for low and moderate-income individuals;

- ♦ Continue to assist private housing contractors in their efforts to rehabilitate or construct housing for low and moderate-income persons and the disabled, via tax abatements, tax credits, enterprise zones, and other means;
- ♦ Continue to work with the private sector and quasi-governmental sector in developing new incentives and programs that make housing more affordable for low and moderate income households; and
- ♦ Assist the Dayton Metropolitan Housing Authority in lobbying state and federal government to expand assisted housing programs and other subsidies.

Impediment #3: A shortage of safe, sanitary, assisted, and affordable housing, especially for very low- income households.

- ♦ Implement the recommendations outlined earlier for reducing the “cost burden” faced by low and moderate-income households;
- ♦ Implement housing and code enforcement activities in a manner that enhances the availability of safe, decent, and sanitary subsidized and assisted housing; and
- ♦ Continue to fund and work with neighborhood development corporations, community development corporations, lending institutions, and the appropriate City departments and partners to increase the flow of capital and credit.

Impediment #4: A shortage of Section 8 certificates and vouchers.

The City of Dayton does not directly administer or control the Section 8 program. However, it is still recommended that the City of Dayton:

- ♦ Assist the Dayton Metropolitan Housing Authority to lobby state and federal government to expand assisted housing programs and other subsidies, as referenced in Impediment #2.
- ♦ Encourage more landlords to make their units available through the Section 8 and voucher programs.

Impediment #5: HUD and welfare policies, procedures, and regulations.

The City of Dayton can do little to address this impediment on its own. Notwithstanding this fact, it is recommended that the City of Dayton:

- ♦ Lobby state and federal officials to ensure that welfare reform does not create more impediments and, in fact, eases existing obstacles to economic progress or family reunification; and
- ♦ Work with HUD to ensure that its policies, procedures, and regulations do not work against residents of subsidized housing in particular.

Impediment #6: Mortgage lending disparities between the African-American and White communities.

- ♦ Continue to sponsor annual analyses of HMDA data and fair lending practices of local financial institutions, as well as to share these findings with lenders, public officials, and the general public;
- ♦ Continue existing education and outreach activities focused on fair lending within Dayton; and
- ♦ Continue Dayton's Community Reinvestment Institute, which educates interested residents about how to use the Community Reinvestment Act and work with local lenders.

Impediment #7 Attitudinal barriers, information and technical assistance gaps, as well as an inadequate supply of housing and supportive services for the disabled, including persons with AIDS.

- ♦ Continue to fund and support programming for the City of Dayton Disabilities Specialist:
- ♦ Encourage the rehabilitation and construction of accessible and/or assisted housing units for the disabled and persons with AIDS via tax credits, subsidies, and other means;
- ♦ Expand upon the education and technical assistance activities of CityWide Development Corporation, DMHA, the Shelter + Care program, and other programs which are aimed at informing and assisting landlords in making units available to the disabled and persons with AIDS; and
- ♦ Continue to enforce fair housing laws as they relate to these protected classes.

Appendix H: Montgomery County Public and Assisted Housing

Name	Address	City	Contact	Units	Type	Public	Accessible
Biltmore Plaza	210 N. Main Street	Dayton, OH 45402	461-9695	230	Elderly		Y
Holden House	200 West Fifth Street	Dayton, OH 45402	223-0955	96	Elderly		Y
Wilkinson Plaza	Fifth and Wilkinson	Dayton, OH 45402		200	Elderly	Y	Y
Huffman Place	100 Huffman Avenue	Dayton, OH 45403	256-1751	86	Elderly		Y
Asbury Apartments	215 McDaniel	Dayton, OH 45405	228-2322	119	Elderly		Y
Grand Avenue Apartments	465 W. Grand Avenue	Dayton, OH 45405		95	Elderly	Y	Y
Helena Street Apartments	40-42 Helena Street	Dayton, OH 45405		14	Elderly	Y	Y
Helena-Stanley Apartments	144 East Helena	Dayton, OH 45405		102	Elderly	Y	
Willow Street Apartments	619 Willow Street	Dayton, OH 45405		6	Elderly	Y	
Arbor House	2205 Wesleyan Road	Dayton, OH 45406	433-2140	5	Elderly		Y
Grand Place	729 W. Grand Avenue	Dayton, OH 45406	259-1880	70	Elderly		Y
Hallmark-Meridian	59 Central Avenue	Dayton, OH 45406		75	Elderly	Y	
Salem View	72 Central Avenue	Dayton, OH 45406		59	Elderly		
The Metropolitan	50 Central Avenue	Dayton, OH 45406		78	Elderly	Y	
Wentworth Apartments	2765 Wentworth Avenue	Dayton, OH 45406		147	Elderly	Y	
Enon Plaza	1465 W. Third Street	Dayton, OH 45407	461-6851	80	Elderly		Y
Georgetown Village	2 Kosmo Drive	Dayton, OH 45407	461-5942	80	Elderly		Y
Holt Street Apartments	426-428 Winters Street	Dayton, OH 45407		8	Elderly	Y	
Westdale Terrace	110 Melba	Dayton, OH 45407		82	Elderly	Y	
Manor Apartments	1103 Danner Avenue	Dayton, OH 45408	224-1481	16	Elderly		
C.J. McLin Village	1316& 1414 McArthur	Dayton, OH 45408	263-1851	45	Elderly		
Jaycee Towers	440 Dayton Towers Drive	Dayton, OH 45410	228-0464	204	Elderly		
Cliburn Manor	111 Hickory Street	Dayton, OH 45410		80	Elderly	Y	
Hoch Street Apartments	261-265 Hoch Street	Dayton, OH 45410		6	Elderly	Y	
Monarch Arms	1509 S. Smithville Road	Dayton, OH 45410		22	Elderly	Y	
Park Manor	220 Park Manor	Dayton, OH 45410		185	Elderly	Y	Y
Quitman Avenue Apartments	443 Quitman Avenue	Dayton, OH 45410		6	Elderly	Y	
Redeemer Manor	570 St. Paul Avenue	Dayton, OH 45410	433-2140	50	Elderly		
Rosemont Apartments	1432-1438 Rosemont Blvd.	Dayton, OH 45410		28	Elderly	Y	
Twin Towers Place	250 Allen Street	Dayton, OH 45410	258-6820	100	Elderly		Y
Almond Village	4701 Casaba Court	Dayton, OH 45417	263-2414	60	Elderly		Y
Winters Street Apartments	436-440 Winters Street	Dayton, OH 45417		6	Elderly	Y	

Watervliet	Watervliet - DMHA	Dayton, OH 45420		4	Elderly	Y	
Revere Apartments	2531 Revere Avenue	Dayton, OH 45420		8	Elderly	Y	
The Lakewoods	980 Wilmington Avenue	Dayton, OH 45420	254-6141	424	Elderly		
Wilmington Apartments	958 Wilmington Avenue	Dayton, OH 45420		90	Elderly	Y	
Hoover Place	5469 Hoover Avenue	Dayton, OH 45427	854-5858	144	Elderly		
Straford Place (Prince Hall)	4727 Dugger Road	Dayton, OH 45427	854-2459	100	Elderly		
Germantown	Germantown - DMHA	Dayton, OH		30	Elderly	Y	
Total Dayton Elderly				3,240			
Holt Manor	200 West Fifth Street	Dayton, OH 45402	223-0955	10	Family		
Boltin Street	162-163 Boltin	Dayton, OH 45403	223-0955	16	Family		
Mount Crest	Blackwood Drive	Dayton, OH 45403		100	Family	Y	
Superba	Superba	Dayton, OH 45403		24	Family	Y	
Huffman/Parnell	Huffman/Parnell	Dayton, OH 45403		12	Family	Y	
Anthony Arms	1903 E. Third Street	Dayton, OH 45403		29	Family		
Northlake Hills (Co-op)	3719 Lakebend Drive	Dayton, OH 45404	233-7872	274	Family		
Parkside Homes	1201 Brennan Drive	Dayton, OH 45404		353	Family	Y	Y
Pompano Circle	2115 Pompano Circle	Dayton, OH 45404		31	Family	Y	Y
Theodore	Theodore	Dayton, OH 45405		4	Family	Y	
Hudson/Cherry	Hudson/Cherry	Dayton, OH 45405		8	Family	Y	
Redwood Ave.	Redwood Ave	Dayton, OH 45405		8	Family	Y	
Kings Mill Court	Kings Mill Court	Dayton, OH 45406		8	Family	Y	
Cornell Ridge	Cornell Ridge	Dayton, OH 45406		32	Family	Y	
Caliph Court	Queens Avenue	Dayton, OH 45406		36	Family	Y	
Cornell Townhouses	3750 Cornell Drive	Dayton, OH 45406	223-0955	58	Family		
Lori Sue	Lori Sue Drive	Dayton, OH 45406		6	Family	Y	
Riverview and Wesleyan	3018-3426 West Riverview	Dayton, OH 45406		60	Family	Y	
Shaw Apartments	729 West Riverview	Dayton, OH 45406		17	Family		
Cambridge Arms	3 Cambridge Avenue	Dayton, OH 45406		4	Family		
Cambridge House	149 Cambridge Avenue	Dayton, OH 45406	277-6146	45	Family		
Catalpa Manor	2030-2036 Catalpa Drive	Dayton, OH 45406	513-541-6700	22	Family		
Regency Apartments	39 Central Avenue	Dayton, OH 45406	228-4520	74	Family		
Windsor Apartments	104 Central Avenue	Dayton, OH 45406		61	Family		
Fitch/Hawthorne	Fitch/Hawthorne	Dayton, OH 45407		6	Family	Y	

Georgetown Village Ltd.	2 Kosmo Drive	Dayton, OH 45407	46 1-5942	20	Family			
Western Manor	1718 N. James H. McGee Blvd.	Dayton, OH 45407	263-2122	102	Family			
Westdale Terrace	110 Melba	Dayton, OH 45407		44	Family	Y		Y
Joshua Manor	1435 West Third Street	Dayton, OH 45407	228-8534	30	Family			Y
Bella Vista Estates	3804 Nicholas Road	Dayton, OH 45408	268-1696	250	Family			
DeSota Bass	904 Wilberforce Place	Dayton, OH 45408		374	Family	Y		Y
Dunbar Manor	Stewart & Staley Streets	Dayton, OH 45408		83	Family	Y		
Gettysburg	Gettysburg and Limestone	Dayton, OH 45408		26	Family			
Modena Limestone	Modena	Dayton, OH 45408		26	Family	Y		
Hilltop Homes	631 Groveland Avenue	Dayton, OH 45408		210	Family	Y		
Lakeview Cooperative Estates	735 Dearborn Avenue	Dayton, OH 45408	268-8380	100	Family			Y
Adelite Apartments	372 Adelite Avenue	Dayton, OH 45408		5	Family			
Bancroft Apartments	1638 Bancroft Street	Dayton, OH 45408	228-4989	93	Family			
Frederick	Frederick	Dayton, OH 45414		6	Family	Y		
Northeast Gardens	5027 Northcrest Drive	Dayton, OH 45414	890-5000	182	Family			Y
Triangleview Terrace	2728 Triangle View Drive	Dayton, OH 45414		50	Family	Y		
Gettysburg	138 Gettysburg	Dayton, OH 45417		5	Family	Y		
Arlington Courts	3500 McCall Street	Dayton, OH 45417		314	Family	Y		
Friden Court	Whitmore and Friden Court	Dayton, OH 45417		21	Family	Y		
Maiden Avenue	Maiden and Sylvan	Dayton, OH 45417		21	Family	Y		
Whitney Young Estates	4412 Germantown Pike	Dayton, OH 45418	263-2511	100	Family			
Woodview	Woodview	Dayton, OH 45419		57	Family	Y		
Summit Square	616 Summit Square Drive	Dayton, OH 45427	262-9292	152	Family			
Citview Terrace	Citview Terrace	Dayton, OH 45431		10	Family	Y		
Bruce	Bruce - DMHA	Dayton, OH		8	Family	Y		
Niagra	Niagre - DMHA	Dayton, OH		4	Family	Y		
Scattered Sites for Demolition	Scattered Sites - DMHA	Dayton, OH		35	Family	Y		
Total Dayton Family				3,626				
Dayton YWCA	141 West Third Street	Dayton, OH 45401	461-5550	96	Special Needs			
St. Mark Manor	602 St. Paul Avenue	Dayton, OH 45410	433-2140	20	Special Needs			
Total Dayton Special Needs				116				
Total Units in Dayton				6,982				

Brook Court	700 Pleasant Court	Brookville, OH 45309	833-2419	40	Elderly			Y
St. Leonard Center	8400 St. Francis Drive	Centerville, OH 45458	439-7110	100	Elderly			
Madrid Estates	221 Fox Grove Drive	Centerville, OH 45459	434-6410	100	Elderly		Y	Y
Brookview Place	4032 N. Main Street	Dayton, OH 45405 (Harrison Twp.)	276-3972	196	Elderly			Y
Mercy Siena Village	235 W. Orchard Springs Drive	Dayton, OH 45415 (Harrison Twp.)	278-5580	108	Elderly			
Siena Springs	6250 N. Main Street	Dayton, OH 45415 (Harrison Twp.)	279-6114	80	Elderly			Y
Martin Luther Manor	1453 Liscum Drive	Dayton, OH 45418 (Jefferson Twp.)	263-1628	50	Elderly			Y
Englewood Village	1000 Taywood Road	Englewood, OH 45309	836-0339	40	Elderly			Y
Englewood Square	150 Chris Drive	Englewood, OH 45322	836-4117	40	Elderly			Y
Village Park	6747 Brandt Pike	Huber Heights, OH 45424	236-3819	40	Elderly			Y
Kettering Park	2570 Woodman Drive	Kettering, OH 45429	296-0627	24	Elderly			
The Terraces	150 W. Dorothy Lane	Kettering, OH 45429	299-8866	102	Elderly			Y
Miamisburg Manor	15 W. Ferry Street	Miamisburg, OH 45342	859-1944	50	Elderly			Y
Ohio Teamsters Village	2535 Cross Village Drive	Miamisburg, OH 45342 (Miami Twp.)	435-0098	48	Elderly			Y
Creekside Villas	5285 Cobblegate Drive	Moraine, OH 45439	298-8500	156	Elderly			Y
Mad River Manor	5580 Burkhardt Road	Riverside, OH 45431	254-1715	75	Elderly			Y
Quinby Lane Apartments	27-29 Quinby Lane	Riverside, OH 45432	222-0505	13	Elderly			
Shiloh Villas	1902 Willow Drive	Trotwood, OH 45426	278-5494	120	Elderly			Y
Covenant Manor	4951 Covenant House Drive	Trotwood, OH 45426	854-4596	50	Elderly			Y
M.L. Gabriel Commons	3300 Shiloh Springs	Trotwood, OH 45426	854-0982	40	Elderly			Y
Vandalia Village	860 S. Dixie Drive	Vandalia, OH 45377	890-8474	76	Elderly			Y
Canterbury Court	450 N. Elm Street	W. Carrollton, OH 45449	859-1106	150	Elderly			
Shroyer - HOPE VI	2018 Shroyer Blvd.	Oakwood, OH 45419		4	Elderly		Y	
Total Elderly Outside Dayton				1,702				
Chevy Chase Park	41 Loganwood	Centerville, OH 45459	433-8148	232	Family			
Parkview Place	1441 Parkbrook Drive	Centerville, OH 45459 (Wsngrn Twp.)	433-8880	50	Family			Y
Winston Woods	1820 Winston Woods	Clayton, OH 45315		30	Family		Y	Y
Wolf Creek Village	6055 Cottillion Court	Clayton, OH 45315		35	Family		Y	Y
Northland Village	5112 Embassy Place	Dayton, OH 45414 (Harrison Twp)	890-7032	500	Family			
Riverside Estates Apts.	4011 Iddings Drive	Dayton, OH 45414 (Harrison Twp.)		40	Family		Y	Y
Timberlake Apartments	465 Timber Lake Drive	Dayton, OH 45414 (Vandalia)	890-6633	99	Family			
Valleyview Village	2680 Pinnacle Road	Dayton, OH 45418 (Moraine)	262-8155	50	Family			Y
Olive Hill	7401 Bronson	Dayton, OH 45427 (Jefferson Twp.)		100	Family		Y	
Knolls II	2910 Knollridge Drive	Dayton, OH 45449 (Miami Twp.)	434-1471	15	Family			

Mountaigate	2940 Loffer Court	Dayton, OH 45449 (Miamisburg)	439-0243	40	Family		
Spring Hill Townhomes	2851 Spring Falls Drive	Dayton, OH 45449 (Miami Twp)	291-9967	80	Family		Y
Canterbury Run	507 S. Main Street	Englewood OH 45322	836-1324	50	Family		
Gateway Village	1206 Union Road	Englewood, OH 45322	836-8239	26	Family		
Windcliff Village	155 Windcliff Drive	Germantown, OH 45327	855-7460	35	Family	Y	Y
Bellefontaine Ridge	5151 Bellefontaine Road	Huber Heights, OH 45424		25	Family		
Channingway Court	6000 Channingway Court	Huber Heights, OH 45424		32	Family	Y	
Glenburn Green (Co-op)	4561 Bufort Blvd	Huber Heights, OH 45424	233-7888	132	Family		Y
Woodview Place (Co-op)	5784 Fisher Drive	Huber Heights, OH 45424	236-2602	35	Family		
Oakdale Apartments	1941 Oakdale Avenue	Kettering, OH 45420	253-3011	50	Family		
Kettering Square	1785 Renee Drive	Kettering, Oh 45440	434-9028	165	Family		Y
The Chimneys of Oak Creek	1956 Chimneys Lane	Kettering, Oh 45440	433-1004	40	Family		
Covey Run	2895 Taos Drive	Miamisburg, OH 45342 (Miami Twp)	434-4304	138	Family		Y
The Club at Spring Valley	3091 Sagebrook Drive	Miamisburg, OH 45342 (Miami Twp)	439-4000	336	Family		Y
Conifers	2555 Lonesome Pine Drive	Miamisburg, OH 45342	436-4815	28	Family		Y
Ohio Teamster's Village	2535 Cross Village Drive	Miamisburg, OH 45342 (Miami Twp)	435-0098	48	Family		Y
Southland Village	1019 E. Orchard Hill Drive	Miamisburg, OH 45342	859-5569	50	Family		Y
Lyons Gate	8310 Lyons Gateway	Miamisburg, OH 45342 (Miami Twp.)	866-0160	240	Family		Y
Cobblegate Square	2686 Cobble Circle	Moraine, OH 45439	299-7400	70	Family		Y
Cobblegate Square	2686 Cobble Circle	Moraine, OH 45439	299-7400	132	Family		Y
Greenwood Village	500 Greenwood	New Lebanon, OH 45345	687-2663	40	Family		
Riverside Commons	2581 Tidewater Drive	Riverside, OH 45424	236-0633	120	Family		Y
Timber Ridge	2516 Harshman Road	Riverside, OH 45424	233-4433	72	Family		
Quinby Lane Apartments	27-29 Quinby Lane	Riverside, OH 45432	222-0505	13	Family		Y
Fox Run	240 Fieldstone Drive	Trotwood, OH 45426	854-8484	144	Family		
Albright Apartments	4900 Biddison Avenue	Trotwood, OH 45426	275-2131	112	Family		
Pinewood Gardens	40 Pinewood Circle	Trotwood, OH 45426	837-0839	80	Family		Y
Meadows of Martindale	226 West Martindale	Union, OH 45322	836-8239	30	Family		
Union Terminal	118 S. Old Mill	Union, OH 45322	836-8239	48	Family		
Cedarbrook Cooperative	1990 Cuyuse Court	Vandalia, OH 45377	890-7540	108	Family		
Vandalia Apartments	38 E. Alkaline Springs	Vandalia, OH 45377	890-8474	35	Family		Y
Indian Trail Apts	500 Indian Trail	West Carrollton, OH 45449		35	Family	Y	Y
Imperial Court - HOPE VI	149 Imperial Court	Vandalia, OH 45377		6	Family	Y	
Fisher Drive - HOPE VI	5531 Fisher Dre.	Huber Heights, OH 45424		4	Family	Y	
Wayne Meadows - HOPE VI	4511 and 4519 Wayne Meadows	Huber Heights, OH 45424		8	Family	Y	

Misty Lane - HOPE VI Red Bluff	5541 Misty Lane 1301 Red Bluff	Huber Heights, OH 45424 West Carrollton, OH 45449		4 4 3,766	Family Family	Y Y
Total Family Outside Dayton						
Eastcare I	545 1-77 Westbrook Road	Clayton, OH 45315	837-3676	13	Special Needs	Y
Briar Place	4236 Briar Place	Dayton, OH 45405 (Harrison Twp.)	263-4449	8	Special Needs	
Second Mental Retardation House	3804 Frytown Road	Dayton, OH 45418 (Jefferson Twp.)	267-3077	4	Special Needs	
Third Mental Retardation House	4499 Lutheran Church Road	Germantown, OH 45327	866-8127	3	Special Needs	
Marshall House	3417 Marshall Road	Kettering, OH 45429	293-6400	8	Special Needs	
Marshall Road Apartments	3435 Marshall Road	Kettering, OH 45429	293-8623	8	Special Needs	
Eastcare Spring Valley	2614 Spring Valley Pk.	Miamisburg, OH 45342	832-4121	15	Special Needs	
Total Special Needs Outside Dayton				59		
Total Units Outside Dayton				5,527		
Total Units				12,509		

Appendix I: Public Meetings- City of Dayton

Community Forums

A total of five Public Input Meeting were held to obtain input on the priority needs for the City of Dayton. These were:

Tuesday July 19, 2005

- | | |
|--|--------------|
| 1. Northwest Priority Board | 2:00-3:30 PM |
| 2. Bomberger Teen Center (Youth Session) | 4:00-5:15 PM |
| 3. Northwest Priority Board | 6:00-7:30 PM |

Wednesday, July 20, 2005

- | | |
|-----------------------------|----------------|
| 4. Southeast Priority Board | 10:00-11:30 AM |
| 5. Southeast Priority Board | 2:00-3:30 PM |

Public Hearings

Monday, September 12, 2005

City Hall, 6 th Floor Training Room	5:30-7:00 PM
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Monday, October 3, 2005

City Hall, 6 th Floor Training Room	5:30-7:00 PM
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City of Dayton Commission Work Sessions

Wednesday, August 10, 2005

City Hall, City Manager's Large Conference Room	10:00-11:00 AM
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Wednesday, October 19, 2005

City Hall, City Manager's Large Conference Room	4:00-5:00 PM
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Appendix J: Citizen Comments

CITIZENS' COMMENTS ON 2006 - 2010 CONSOLIDATED PLAN AND 2006 ACTION PLAN

Housing:

- How will the City make residents aware of programs that fight predatory lending?
- How will the City bring homeownership programs to inner-city residents?
- How are homeownership programs measured for effectiveness?
- Do current homeownership programs sponsored by the City include participant follow-up?

Grants Management:

Administrative costs are too high for of the HUD CPD Entitlement Programs.

COMMENTS OF ADVOCATES FOR BASIC LEGAL EQUALITY ON THE CITY OF DAYTON'S DRAFT CONSOLIDATED PLAN

Thank you for the opportunity to submit comments on this important issue. Advocates for Basic Legal Equality (ABLE) is a non-profit regional law firm that provides high quality legal assistance in civil matters to help eligible low-income individuals and groups in Western Ohio achieve self reliance, equal justice and economic opportunity. ABLE seeks to advance housing justice for the poor by increasing and preserving the supply of decent, safe and affordable housing; by improving existing housing conditions, including physical conditions and management practices; by expanding and enforcing low-income tenants' and homeowners' rights; and by increasing opportunities for racial and ethnic minorities. ABLE's housing attorneys provide legal assistance, advocacy and housing expertise to both individual clients and to groups in the areas of eviction defense and enforcement of tenants' rights, illegal lockout or shut-off of utilities, landlord-tenant disputes, security deposit disputes, public housing or Section 8 disputes, requests for repairs, rights of tenants with disabilities, manufactured housing park disputes, and predatory lending.

1. The Consolidated Plan should include as a goal increasing the supply of affordable housing

The Strategic Plan in the Draft Consolidated Plan lists four affordable housing goals: Increase the quality, desirability and maintain the affordability of the City's housing stock; reduce the number of vacant, obsolete, and nuisance housing structures; increase and protect homeownership among the City's working households; and increase the supply of supported housing for homeless and chronically homeless individuals and families throughout Dayton and Montgomery County. Draft ConPlan at 68-70. Increasing the supply of affordable housing should be added to the Strategic Plan goals listed in the Consolidated Plan.

It should be the goal of the City of Dayton to increase the supply of affordable housing units, and this goal should be included in the Consolidated Plan. The Draft Consolidated Plan does

recognize that maintaining affordable housing units is a major concern for the City and its economic transition from a higher paying manufacturing economy to a service oriented economy. Draft ConPlan at vi. This concern appears as part of Goal 1 in the Strategic Plan. Draft ConPlan at 68. The Strategic Plan discusses the use of affordable home improvement funds for low and moderate-income residents. Draft ConPlan at 69. For reasons discussed though out these comments, the City should also recognize the need to go further and increase the supply of affordable housing.

Increasing the supply of affordable housing is an important goal because of the number of City residents who will benefit from more affordable housing. The Draft Consolidated Plan discusses housing and homelessness needs. In this section, the Draft Consolidated Plan notes that 40 percent of the City's renters are cost-burdened, that is they pay more than 30 percent of their household's gross income to cover housing expenses. Draft ConPlan at 38. The City also has a large number of renters who are severely cost-burdened, or pay more than 50 percent of their household's gross income to cover housing expenses. Draft ConPlan at 38, Table 19. To these renters, there is not an adequate supply of affordable housing.

Based on the HUD indicators, 33 percent of Dayton households experience housing problems. Draft ConPlan at 42. These problems include cost-burdens. If a household is cost burdened, then it seems that the household is unable to find affordable housing, i.e. housing at a cost of 30 percent or less of their income. This is a serious problem and a concern that should be addressed in the Consolidated Plan by including increasing the supply of affordable housing as a goal in the Strategic Plan.

2. The Consolidated Plan should include as a goal maintaining the public housing inventory

According to the Draft Consolidated Plan, the Dayton Metropolitan Housing Authority (DMHA) is the single largest public provider of housing for low and moderate-income households.

Draft ConPlan at 30. DMHA manages 3,513 of the City's 6,982 public and assisted housing units.¹ Draft ConPlan at 30. DMHA also administers 3,504 Section 8 Vouchers. Draft ConPlan at 31. But DMHA has 8,692 families on its public housing and Section 8 waiting list. Draft ConPlan at 48. It is therefore clear that the supply of federally subsidized low-income housing is falling short of the high demand.

Public and assisted housing units serve the low to moderate-income population portion of the housing market, but in practice public and assisted housing largely serve the extremely low-income population (those who earn less than 30 percent of the Median Family Income). Draft ConPlan at 30, 48-49. A total of 7,706 extremely low-income families are currently waiting for public and assisted housing through DMHA.

Based on the need for affordable housing and the demand for public housing, the Consolidated Plan should include as a goal maintaining the supply of public and assisted housing units. Instead, the Draft Consolidated Plan does the opposite, it signs off on the DMHA plan to remove more than 1,500 residential units from its stock over the next four years, and that is in addition to the 639 units DMHA has demolished between 2000 and 2004. Draft ConPlan at 31.

Additionally, the impact of the demolitions and the resulting loss of public housing units will be primarily felt in the public housing available to families. DMHA current has 2,001 family units and plans to 1,425 family units between 2006 and 2008. As of July 2005, only 412 of the family units slated for demolition were vacant. This large loss of family units will have a negative impact on the available affordable housing in the City.

¹ There appear to be a misprint on page 30 of the Draft Consolidated Plan. The fourth paragraph states there are 6,982 public and assisted housing units in the City. But the final paragraph states that there are 6,982 public housing units, omitting "assisted" housing units.

If the Consolidated Plan includes the demolition of public housing, then the Consolidated Plan should also include a goal of replacing the demolish units with new or newly acquired public housing units to maintain the public housing inventory.

3. The Draft Consolidated Plan is not internally consistent

First, page 50 of the Draft Consolidated Plan states, “Dayton has an ample supply of affordable housing” and references the market analysis. The market analysis, however, does not refer to “an ample supply of affordable housing” or an “abundance” of affordable housing throughout the City. Rather, the market analysis states that “affordable rents are important since the city has lost a number of manufacturing jobs to service occupations that typically pay lower wages.” Draft ConPlan at 28.

Second, the Draft Consolidated Plan notes that 88 percent of housing in the City is affordable to those who earn a median family income of \$52,400, and notes that there is more housing supply than demand – even with demolitions. Draft ConPlan at 50-51. But the median family income for the City of Dayton is only \$34,978, while the Montgomery County median family income is \$50,071. Draft ConPlan at 18. Therefore, this “abundance” of affordable housing is not affordable to the vast majority of families living in the City of Dayton. Even under the \$52,400 median family income figure, the affordable housing is not affordable to half of Dayton’s families.

Third, page 30 of the Draft Consolidated Plan indicates that public and assisted housing serve mostly the very low-income populations, but tables 24 and 25 indicate the great majority of families on the DMHA public housing and section 8 waiting lists are extremely low-income. It appears that “very low-income” on page 30 should be replaced with “extremely low-income” based on the definition of those who earn 30 percent or less of the MFI.


Finally, the draft Strategic Plan for public housing consists of reducing the number of affordable units available to extremely low-income residents. Draft ConPlan at 71. The City’s

concern for maintaining affordable housing units is inconsistent with removing from the City's affordable housing stock the nearly 1,500 units that DMHA plans to demolish. It is also likely that the loss of 1,500 public housing units will impact the City's homeless goal of maintaining an adequate supply of safe and affordable housing by July 2006. Draft ConPlan at 78-79. However, the Draft Consolidated Plan does not discuss the impact of DMHA demolitions on the supply of affordable housing to the extremely low, very low, low or moderate-income populations. While the Consolidated Plan discusses strategies to maximize affordable housing units available to the housing authority, the demolition of affordable units will still result in a large net loss of affordable rental units. The public housing priorities and strategies portion of the Consolidated Plan should be consistent with the City's concern of maintaining the current stock of affordable housing units.

4. Goal 1 of Dayton's Affordable Housing Priorities and Strategies should require a percentage of the new and rehabilitated housing to be affordable

The Strategic Plan in the Draft Consolidated Plan includes partnering with local housing developers to build 300 new apartment units and 50 single units for home ownership by 2010. Draft ConPlan at 69. Additionally, it is an objective to construct housing in Dayton's older neighborhoods while other redevelopment occurs. Draft ConPlan at 69. A percentage of these new housing units should be affordable, and developed for the City's very low and low-income families. It is already an objective in the Draft Consolidated Plan to rehabilitate at least 100 rental housing units for the low and moderate income households; allowing a percentage of the new housing for the same income level population or even a lower income level population should be included in the Consolidated Plan.

SUBMITTED October 21, 2005


Matthew Currie
AmeriCorps Attorney
ADVOCATES FOR BASIC LEGAL EQUALITY

Appendix K: Affidavit of Publication

Dayton Daily News

AFFIDAVIT OF PUBLICATION

PO BOX 2805

DAYTON, OH 45401-2805

617-225-7313

State of Ohio

Montgomery County

PUBLIC NOTICE
CITY OF DAYTON, OH
Presentation of the City of Dayton's Draft
2006-2010 Consolidated Plan &
2006 Action Plan

And
The Dayton/Kettering HOME Consortium

The City of Dayton will hold a public hearing and present the draft needs, priorities and strategies identified in the proposed 2006-2010 Consolidated Plan for the City of Dayton. The City will also explain the plan for the joint City of Dayton/Kettering HOME Program Consortium, a new partnership with the City of Kettering.

The Consolidated Plan serves as the City's framework to establish a comprehensive vision and strategy for housing and community development utilizing Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Shelter Grant (ESG) funds. The Plan combines into a single submission the application and planning aspects of these HUD programs. The Action Plan describes the City's one year, planned use of CDBG, HOME, and ESG resources. The City anticipates receiving a total allocation of approximately \$8.9 million in entitlement funds through these programs in 2006. HUD requires cities that receive CDBG, HOME or ESG entitlement funds to submit the Action Plan annually and the Consolidated Plan every three to five years. Both plans require Dayton City Commission approval and will be submitted as the 2006-2010 Consolidated Plan to HUD no later than November 15, 2006.

Draft copies of the City's plan will be available to the public to examine after September 12, 2005. Copies of the draft plan will be available at local Priority Board offices, the Montgomery County Main Library (Downtown Dayton), on the City's website at www.cityofdayton.org, or by contacting Valerie Kitchin in the Department of Planning & Community Development, Sixth Floor, City Hall, 101 W. 3rd Street, Dayton, Ohio 45401, (937) 333-3816. The City will take comments on the proposed plan until 5:00 p.m. on October 12, 2005. Written comments may be forwarded to Ms. Kitchin.

The City of Dayton's Public Hearing & Presentation will be on Monday, September 12, 2005 at 5:30 p.m. in the 6th Floor Training Room, City Hall-101 W. Third St Dayton, Ohio 45401.

In addition, the City of Kettering will hold public hearing on September 17th, 2005 and October 25th at 7:00 p.m. in the Kettering Government Center, 3600 Shroyer Road, in the Planning and Community Development Room to discuss Kettering's 2006-2010 Consolidated Plan & 2006 Action Plan and the Dayton/Kettering HOME Program Consortium.

The City of Kettering anticipates receiving \$50,000.00 in CDBG funding; it also anticipates \$200,000 in HOME funds through the Dayton/Kettering HOME Consortium. Draft copies of the plan will be available to the public to examine after September 12, 2005. For more information on Kettering's plan please contact Patricia M. Higgins at (937) 226-2111. 5951356 9-6-11/05

Signed

Tina Kimball

Sworn or affirmed to, and subscribed before me, this 9/1/2005.

In Testimony Whereof, I have hereunto set my hand and affixed my official seal, the day and year aforesaid.



Jana M. Fournier

Notary Public for the State of Ohio
In and for the State of Ohio
My Commission Expires July 4, 2010

Before me, the undersigned, a Notary public in and for said County, personally came

Tina Kimball,
who being first duly sworn says he/she is the
Legal Advertising Agent of the

Dayton Daily News,
which he/she says is a newspaper of general
circulation in Montgomery, Clark, Warren, Butler,
Clinton, Greene, Preble, Miami, Darke, Mercer,
Shelby, Fayette, Logan, Hamilton, Clermont,
Auglaize, and Champaign Counties, and State of
Ohio, and he/she further says that the Legal
Advertisement, a copy of which is hereunto
attached, has been published in the said

Dayton Daily News
70.0 Lines, 2 Time(s), last day of publication
being 9/11/2005,
and he/she further says that the bona fide daily
paid circulation of the said
Dayton Daily News

was over (25,000) at the time the said
advertisement was published, and that the price
charged for same does not exceed the rates
charged on annual contract for the like amount of
space to other advertisers in the general display
advertising columns.

Invoice No	5951356
Ad Cost	\$425.00
Paid	\$0.00
Due	\$425.00

Appendices- City of Kettering

Appendix L: Table 2A- Priority Housing Needs Summary

HUD Table 2A Priority Needs Summary Table

PRIORITY HOUSING NEEDS (households)		Priority Need Level High, Medium, Low		U Unmet Need	Goals
Renter	Small Related	0-30%	H	280	140
		31-50%	H	389	194
		51-80%	H	625	312
	Large Related	0-30%	H	15	7
		31-50%	H	33	16
		51-80%	H	180	90
	Elderly	0-30%	H	292	146
		31-50%	H	327	163
		51-80%	H	518	259
	All Other	0-30%	H	560	280
		31-50%	H	519	259
		51-80%	H	1065	532
Owner		0-30%	H	549	274
		31-50%	H	796	398
		51-80%	H	2554	1277
Special Needs		0-80%	H	*1540	770
Total Goals					5117
Total 215 Goals					
Total 215 Renter Goals					
Total 215 Owner Goals					

*Includes Montgomery County Population

Appendix M- Table 2B- Priority Community Development Needs (City of Kettering)

HUD Table 2B COMMUNITY DEVELOPMENT NEEDS

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level High, Medium, Low, No Such Need	Unmet Priority Need	Dollars to Address Unmet Priority Need	Goals
PUBLIC FACILITY NEEDS (projects)				
Senior Centers	N			
Handicapped Centers	N			
Homeless Facilities	N			
Youth Centers	N			
Child Care Centers	N			
Health Facilities	N			
Neighborhood Facilities	N			
Parks and/or Recreation Facilities	M		\$150,000	\$150,000
Parking Facilities	N			
Non-Residential Historic Preservation	N			
Other Public Facility Needs	N			
INFRASTRUCTURE (projects)				
Water/Sewer Improvements	N			
Street Improvements	H		\$4,000,000	\$4,000,000
Sidewalks	N			
Solid Waste Disposal Improvements	N			
Flood Drain Improvements	N			
Other Infrastructure Needs	M		\$100,000	\$100,000
Fire Hydrants				
PUBLIC SERVICE NEEDS (people)				
Senior Services	H		\$425,000	\$425,000
Handicapped Services	N			
Youth Services	H		\$840,000	\$840,000
Child Care Services	N			

Transportation Services	M		\$250,000	\$250,000
Substance Abuse Services	N			
Employment Training	N			
Health Services	N			
Lead Hazard Screening	H		\$375,000	\$375,000
Crime Awareness	M		\$250,000	\$250,000
Other Public Service Needs Social Services for Low Income Renters	M		\$250,000	\$250,000
ECONOMIC DEVELOPMENT				
ED Assistance to For- Profits(businesses)	H		\$500,000	\$500,000
ED Technical Assistance(businesses)	N			
Micro-Enterprise Assistance(businesses)	N			
Rehab; Publicly- or Privately-Owned Commercial/Industrial (projects)	N			
C/I* Infrastructure Development (projects)	N			
Other C/I* Improvements(projects) Fair Housing	H		\$125,000	\$125,000
PLANNING				
Planning	N			
TOTAL ESTIMATED DOLLARS NEEDED:				\$7,265,000

* Commercial or Industrial Improvements by Grantee or Non-profit

Appendix N- City of Kettering Certifications

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;

2. Establishing an ongoing drug-free awareness program to inform employees about -

- (a) The dangers of drug abuse in the workplace;
- (b) The grantee's policy of maintaining a drug-free workplace;
- (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
- (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;

3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;

4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -

- (a) Abide by the terms of the statement; and
- (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;

5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted -

(a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

(b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;

7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

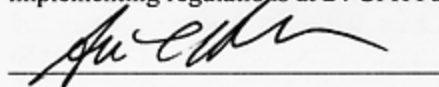
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



11-10-20

Signature/Authorized Official

Date



Title

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2004, 2006 (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

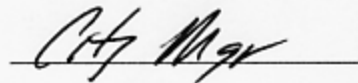
Compliance with Laws -- It will comply with applicable laws.



Signature/Authorized Official

11-10-05

Date



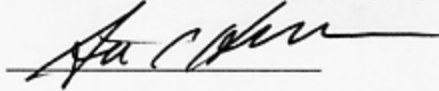
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OPTIONAL CERTIFICATION

CDBG

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

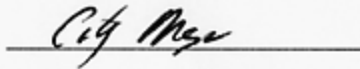
The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.



11-10-05

Signature/Authorized Official

Date



Title

Specific HOME Certifications

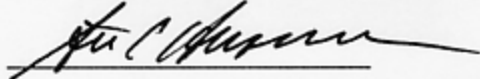
The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance – If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

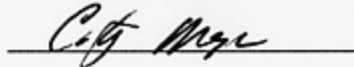
Eligible Activities and Costs – it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance – before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

 11-10-05

Signature/Authorized Official

Date



Title

ESG Certifications

The Emergency Shelter Grantee certifies that:

Major rehabilitation/conversion -- It will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 10 years. If the jurisdiction plans to use funds for purposes less than tenant-based rental assistance, the applicant will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 3 years.

Essential Services -- It will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure as long as the same general population is served.

Renovation -- Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services -- It will assist homeless individuals in obtaining appropriate supportive services, including permanent housing, medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living, and other Federal State, local, and private assistance.

Matching Funds -- It will obtain matching amounts required under §576.71 of this title.

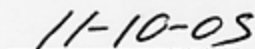
Confidentiality -- It will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement -- To the maximum extent practicable, it will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, operating facilities, and providing services assisted through this program.

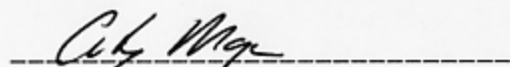
Consolidated Plan -- It is following a current HUD-approved Consolidated Plan or CHAS.



Signature/Authorized Official



Date



Title

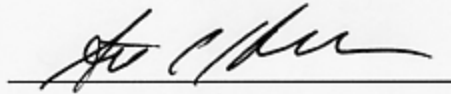
HOPWA Certifications

The HOPWA grantee certifies that:

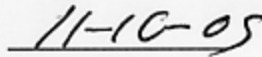
Activities – Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building – Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

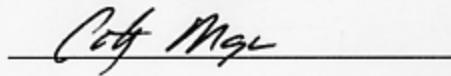
1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.



Signature/Authorized Official



Date



Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (Street address, city, county, state, zip code)

City of Kettering

3600 Shroyer Road

Kettering, Ohio 45429

Check _____ if there are workplaces on file that are not identified here.

The certification with regard to the drug-free workplace is required by 24 CFR part 21.

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's

payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

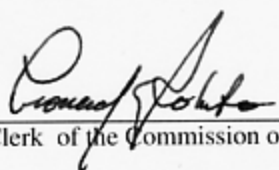
Appendix O- City of Dayton Resolution

CERTIFICATE OF CLERK OF THE COMMISSION

STATE OF OHIO,
COUNTY OF MONTGOMERY, SS:
CITY OF DAYTON.

The undersigned, Clerk of the Commission of said City, hereby certifies that the foregoing
is a true and correct copy of Emergency Resolution No. 5442-05
passed as an emergency measure by the Commission of said City November 9, 2005.

In Testimony Whereof, witness my hand and official seal, this 10th
day of November, 2005.


Clerk of the Commission of the City of Dayton, Ohio

BY MR. ZIMMER.....

NO. 5442-05.....

A RESOLUTION

Authorizing the Submission of the 2006-2010 Consolidated Plan and 2006 Action Plan to the U.S. Department of Housing and Urban Development; Authorizing the Acceptance of Grant Awards Under Three Community Planning and Development Formula Grant Programs from the U.S. Department of Housing and Urban Development; and Declaring an Emergency.

WHEREAS, Local jurisdictions participating in funding under any of the U.S. Department of Housing and Urban Development ("HUD") Community Planning and Development formula grant programs must submit a five-year "Consolidated Plan"; and

WHEREAS, the Consolidated Plan, prepared in accordance with the requirements of 24 Code of Federal Regulations ("CFR"), Part 91, serves as the planning document for all community planning and development programs, as well as housing programs, of the jurisdiction and an application for funding under any of the HUD Community Planning and Development formula grant programs, including the Community Development Block Grant ("CDBG") Program, HOME Investment Partnership ("HOME") Program, and Emergency Shelter Grant ("ESG") Program; and

WHEREAS, In addition to submitting a Consolidated Plan, local jurisdictions must annually submit to HUD an "Action Plan", prepared in accordance with the requirements of 24 CFR Part 91, describing the activities the jurisdiction anticipates undertaking during the next year to address priority needs in terms of local objectives that are described in its Consolidated Plan; and

WHEREAS, The City of Dayton desires to increase the quality and quantity of decent housing, provide a suitable living environment, and secure expansion of economic opportunities for Dayton residents, particularly those of low and moderate incomes; and

WHEREAS, The City of Dayton is a local jurisdiction that participates in funding under HUD's formula grant programs; and

WHEREAS, On June 25, 2005, the City of Dayton and City of Kettering entered into an Inter-Governmental Agreement, under which the parties established the Dayton-Kettering HOME Consortium ("Consortium") for purposes of obtaining HOME funding and administering the HOME Program as a single local jurisdiction; and

WHEREAS, Pursuant to the terms of the Inter-Governmental Agreement, the City of Dayton is the "Lead Agency" for the Consortium and is responsible for, among other things and on behalf of the Consortium, the preparation and submission of a Consolidated Plan and Action Plan for the Consortium's HOME program and acceptance and allocation (through the HUD formula award) of any HOME Program funding awarded by HUD to the Consortium; and

WHEREAS, The City of Dayton prepared a 2006-2010 Consolidated Plan and 2006 Action Plan, each in accordance with the HUD requirements set forth in 24 CFR, Part 91; and

WHEREAS, The City of Dayton anticipates that its fiscal year 2006 CDBG Program entitlement under the 2006 Action Plan will be SIX MILLION EIGHT HUNDRED SEVEN THOUSAND ONE HUNDRED DOLLARS (\$6,807,100); and

WHEREAS, The City of Dayton anticipates that the Consortium's fiscal year 2006 HOME Program entitlement under the 2006 Action Plan will be TWO MILLION TWO HUNDRED FIFTY THOUSAND DOLLARS (\$2,250,000); and

WHEREAS, The City of Dayton anticipates that its fiscal year 2006 ESG Program entitlement under the 2006 Action Plan will be TWO HUNDRED EIGHTY SIX THOUSAND THREE HUNDRED DOLLARS (\$286,300); and

WHEREAS, Public meetings were held to obtain the view of persons likely to be affected by the 2006-2010 Consolidated Plan and the proposed community development and housing program activities stated in the 2006 Action Plan and provide such persons an adequate opportunity to participate in the development of the Consolidated Plan and Action Plan; and

WHEREAS, It is necessary to submit the 2006-2010 Consolidated Plan and 2006 Action Plan to HUD by November 15, 2005 to avoid loss of opportunity to receive formula grant program funding; and

WHEREAS, For the immediate preservation of the public peace, property, health and safety, and to ensure that the City of Dayton is eligible to receive funding, it is necessary that this Resolution take effect at the earliest possible date; now, therefore,

BE IT RESOLVED BY THE COMMISSION OF THE CITY OF DAYTON:

Section 1. That the City Manager is authorized to submit the 2006-2010 Consolidated Plan and 2006 Action Plan to the U.S. Department of Housing and Community Development ("HUD") for the purposes of participation by the City of Dayton and Dayton-Kettering HOME Consortium in HUD's Community Planning and Development formula grant programs.

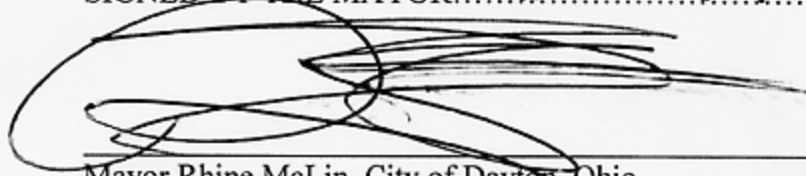
Section 2. That the City Manager is authorized to accept, on behalf of the City of Dayton, any Community Development Block Grant ("CDBG") Program and Emergency Shelter Grant ("ESG") Program grants awarded by HUD in response to the 2006 Action Plan, and to execute any contract or other document required in connection with accepting any such grant(s).

Section 3. That the City Manager is authorized to accept on behalf of the City of Dayton, as Lead Agency of the Dayton-Kettering HOME Consortium ("Consortium"), any HOME Investment Partnership ("HOME") Program grant(s) awarded by HUD to the Consortium in response to the 2006 Action Plan, and to execute any contract or other document required in connection with accepting such grant(s).

Section 4. For the reasons stated in the preamble hereof, this Resolution is declared to be an emergency measure and shall take effect immediately upon its adoption.

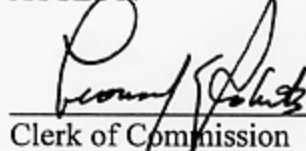
ADOPTED BY THE CITY COMMISSION... NOVEMBER 9....., 2005

SIGNED BY THE MAYOR... NOVEMBER 9....., 2005

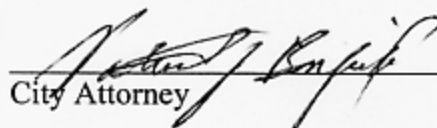


Mayor Rhine McLin, City of Dayton, Ohio

ATTEST:


Clerk of Commission

APPROVED AS TO FORM:


City Attorney

Appendix P- City of Kettering Resolution



CITY OF KETTERING

CONNIE S. GAW
CLERK OF COUNCIL

CERTIFICATE OF CLERK OF COUNCIL

STATE OF OHIO :
COUNTY OF MONTGOMERY : SS
CITY OF KETTERING :

The undersigned Clerk of Council of the City of Kettering, Ohio, hereby certifies that the foregoing is a true and a correct copy of Resolution No. 7968-05 passed by the Council of the City of Kettering on the 25th day of October 2005.

IN TESTIMONY WHEREOF, witness my hand and official seal this 10th day of November 2005.

CONNIE S. GAW
Clerk of Council



CITY OF KETTERING, OHIO

A RESOLUTION

By: Mr. Wasky and Mr. Patterson

No. 7968-05

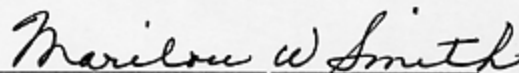
**AUTHORIZING THE CITY MANAGER TO SUBMIT THE CITY
OF KETTERING 2006-2010 CONSOLIDATED PLAN AND THE
2006 ONE-YEAR ACTION PLAN AND TO EXECUTE AND
SUBMIT REQUIRED CERTIFICATIONS TO THE U. S.
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
ALL IN CONNECTION WITH THE COMMUNITY
DEVELOPMENT BLOCK GRANT PROGRAM**

Be It Resolved by the Council of the City of Kettering, State of Ohio, that:

Section 1. The City Manager is hereby authorized to submit on behalf of the City of Kettering a 2006-2010 Consolidated Plan, a copy of which is on file in the office of the Clerk of Council. The City Manager is also authorized to submit on behalf of the City the 2006 One-Year Action Plan, a copy of which is time stamped 5:19 p.m., October 20, 2005, and is on file in the Office of the Clerk of Council, to the U.S. Department of Housing and Urban Development ("HUD"). The City Manager is hereby further authorized to execute and submit to HUD any certifications required for the City to receive Community Development Block Grant funds for fiscal year 2006.

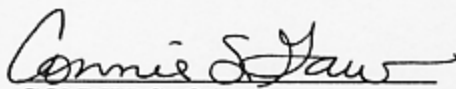
Section 2. This Resolution shall take full force and effect immediately upon its adoption.

Passed by Council this 25th day of October 2005.


MARILOU W. SMITH, Mayor.

ATTEST:

CERTIFICATE OF APPROVAL


CONNIE S. GAW,
Clerk of Council


DAVID L. EUBANK,
Law Director